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ABSTRACT

A report to the Maryland Congress on student financial aid is presented that covers all programs, sources of funds, number and type of recipients, and total dollars involved for each program. Financial aid data were obtained from colleges and universities using the State Board for Higher Education (SBHE) Form S-5. Information on family characteristics and college attendance for financial aid applicants and recipients was obtained from the data tapes of the College Scholarship Service, SBHE, the Maryland Higher Education Loan Corporation, and the State Scholarship Board. Twenty-one independent colleges were also included in the analysis. It was found that the federal government provides about 77 percent of the support for undergraduates and 44 percent for graduate students. Private and institutional programs are the second largest providers (17 percent for undergraduates and 55 percent for graduate students). Direct state programs provide 5 percent of the financial support for undergraduates and 1 percent for graduate students. It is suggested that, while adequate loan money is available for students who demonstrate need, need-based grants are too low. The statistical information includes charts on 1981-1982 Maryland undergraduate student financial support by program for individual colleges. (SW)

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STUDENT FINANCIAL SUPPORT IN MARYLAND POSTSECONDARY EDUCATION - A DESCRIPTIVE SUMMARY

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HE 015 867

Maryland State Board for Higher Education
16 Francis Street
Annapolis, Maryland 21403

December 15, 1982

State of Maryland

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FOREWORD

The 1982 report of the Chairmen of the Senate Budget and Taxation Committee and the House Appropriations Committee includes a recommendation to the State Board for Higher Education to conduct a study of the student financial aid programs in Maryland. "This report should include all programs, specifying the source of funds, type of program, number of recipients, type of recipients, and total dollars involved for each program. In addition, the State Board for Higher Education should present the Committees with alternative programs and suggestions for addressing any unmet financial aid need in Maryland." In response to this request, the SBHE has prepared this study.

This paper has drawn on various data sources which may be divided into two main types. One source of data is the financial aid data reported by institutions on forms known as SBHE Form S-5. The data on the S-5 is reported annually by Maryland's public institutions in response to a requirement by the Federal Office of Civil Rights. The number of awards and dollar amounts for each type of financial aid are reported along with the unduplicated number of aid recipients for each catagory (Grants, Scholarships, Loans, and employment).

For 1980-81 and 1981-82, the SBHE asked the Independent Colleges and Universities, and the Independent Postsecondary Institutions to report their respective financial aid data on similar S-5 forms. The cooperation of these institutions in providing the SBHE the requested data made it possible to have a more complete view of the financial aid available to Maryland students.

While the data presented represent the best possible effort, there are several limitations which should be noted:

A. All financial aid information is not presently concentrated in one office on most campuses. For example, information on student employment may be in the personnel office.

B. Many campuses do not have computerized financial aid systems. It is, therefore, very difficult to accurately report the unduplicated counts of aid recipients.

C. All Maryland residents borrowing through the Guaranteed Student Loan Program do not necessarily do it through the Financial Aid Office.

D. Out-of-state students who attend Maryland institutions and have borrowed through the Guaranteed Student Loan Program in their own states may not be included.

The second type of data used in this paper are data on the family characteristics and college attendance of student aid applicants and recipients in Maryland from the following sources:

A. The College Scholarship Service (CSS) data tape on Maryland residents who applied for Pell Grants through CSS for 1981-82. All the family income and Pell index information is drawn from this tape. This tape includes 34,930 records.

B. The State Board for Higher Education (SBHE) data tape on Fall enrollment at Maryland public institutions. The matching of CSS and SBHE tapes produced 20,208 records. This means that of the 34,930 Maryland Pell applicants, 20,208 attended public institutions in Maryland.

C. The Maryland Higher Education Loan Corporation's (MHELC) data tape on Guaranteed Student Loan (GSL) recipients in Maryland. This tape

has 42,623 records. The match of this GSL tape with the SBHE tape produced 17,794 records. This means that 17,794 students at Maryland public institutions in 1981-82 received GSLs.

D. The State Scholarship Board's (SSB) data file on all applicants for all SSB programs with 42,317 records.

The matching of the four CSS, SBHE, GSL, and SSB tapes produced a data file on all Maryland residents who attended public institutions and had applied for Pell, GSL, or an SSB program in 1981-82. It should be pointed out that CSS captures the majority of, but not all of, Maryland Pell applicants. Some students apply through the American College Testing, Inc. (ACT), or directly to the federal government. These students are not reflected in CSS data.

CHAPTER 1

OVERVIEW

WHAT IS STUDENT SUPPORT?

Student support is money which is provided to students to help them pay the costs of going to college. The money is sometimes in the form of a grant; however, it is more often in the form of a loan to be repaid, or in the form of a job which requires the student to work while going to school. Undergraduate students attending postsecondary institutions in Maryland get about 57 percent of their money from loans and jobs.

Student support is often provided to students based on an evaluation of their ability to help themselves and the ability of their families to pay. In Maryland, 46 percent of the total money provided to undergraduate students is through programs which are directly related to demonstration of need. The remaining 54 percent of the total money is not strictly based on need. Of the money not strictly need based, about 80 percent is in loan programs which require repayment.

Many of the dollars in the programs which are not directly based on need do in fact go to needy students. The programs, however, are usually based on merit, high ability, or serving special populations (senior citizens, vocational rehabilitation, war orphans, nurses, other race students, employees, etc.).

WHY SHOULD THE STATE BE CONCERNED ABOUT STUDENT SUPPORT?

The State of Maryland has stated a number of goals for higher education. Three very important goals are:

1. Providing access to higher education for all students who can benefit from it.
2. Maintaining diversity in higher education by providing students with choices both among public and independent colleges and among the different types of public colleges - community colleges, State colleges and universities.
3. Providing the highest possible quality of education consistent with the State's ability to pay.

Student financial assistance is critical to achievement of each of these goals because the majority of students attending colleges in the State cannot afford to pay the full cost of attending. It is, therefore, necessary to provide student support to make progress in accomplishing the State's goals.

WHAT ARE THE PRIMARY SOURCES OF STUDENT SUPPORT?

The Federal Government is by far the largest provider of student support. About 77 percent of the support for undergraduates, and 44 percent for graduate students comes through Federal programs.

Private and institutional programs are the second largest providers of student support. About 17 percent of the support for undergraduates and 55 percent for graduate students comes from these programs.

Direct State programs provide 5 percent of the financial support for undergraduates and 1 percent for graduate students. In the case of the public institutions, the institutional programs may, in part, include public tax funds.

WHAT ARE THE PROGRAMS OF FINANCIAL SUPPORT?

Loans which must be repaid are the single largest program of financial support. There are 32,848 undergraduate students borrowing more than $68 million (average loan $2,073), and 5,645 graduate students borrowing more than $22 million (average loan $3,945).

Work programs serve 16,313 undergraduate students earning almost $15 million (average $900). There are 4,535 graduate students earning more than $21 million (average $4,661).

Scholarship programs serve 29,334 undergraduate students with more than $18 million (average $626). Grant programs for undergraduates serve 40,756 undergraduates with more than $45 million (average $1,107). Scholarship, grant, and fellowship programs for graduate students serve 5,407 students with more than $16 million (average $3,011).

In total, there are 81,055 undergraduates receiving all kinds of financial support (loans, work, grants, scholarships) with more than $146 million (average $1,805). There are 14,131 graduate students receiving all kinds of financial support (loans, work, grants, scholarships, fellowships) totalling almost $60 million (average $4,224). Total enrollments in Maryland institutions are about 204,000 undergraduates and almost 30,000 graduate students.

IS STUDENT SUPPORT ADEQUATE?

To answer the question of adequacy of support there must be a reference point of cost. The most obvious cost is the tuition and fee payment which is fixed by the institutional governing boards. A student attending college, however, must pay in addition to tuition and fees at least certain expenses for books and supplies, some living cost (either in a dormitory or other residence -

including food), and some commuting costs-either daily or periodically. A student who has little or no personal family resources cannot afford to attend college with only enough money to cover the cost of tuition and fees.

While some may argue what level of cost will provide for maximum access, analysis of support can be estimated by using an average minimum cost necessary for a student to attend college. The estimated minimum average costs for the public sector are:

	Avg. Tuition and Fees	Avg. Min. Living Costs	Avg. Min. Expenses	Avg. Min. Total
All Public Institutions	$1,000	$1,400	$ 400	$2,800

The estimated ability of full-time undergraduate Maryland resident students in the public sector and their families to pay the average minimum cost, and, therefore, the need for financial support reveals that 64 percent of these students cannot pay the estimated minimum average cost. In general, need-based and other support available to needy undergraduate full-time Maryland students is about 80 percent of the amount needed to meet minimum costs. Higher costs, which may be more realistic, would of course, result in even greater needs. Cost increases of $100 result in additional need of almost $5 million for these same needy students.

Detailed data are not available currently to make the same estimate for Maryland resident students attending independent colleges. However, estimates based on income distributions in the public sector indicate that the need is probably relatively as great in the independent sector, where costs are much higher, as it is in the public sector.

In discussing the adequacy of student aid, it is important to keep in mind

two types of information which are not included in the above estimate. First, information is not available about students who are not currently in attendance because of inadequate financial resources. Second, it is not known how many currently enrolled students would have attended another institution if more financial assistance had been available.

The large student dependence on loans must be watched with caution. The data show that the current graduating senior has a total indebtedness of some $5,000; however, the indebtedness of current freshmen is almost $2,500. Annual borrowing at that rate will result in about $10,000 of debt upon graduation. The average graduate student is now indebted for almost $11,000.

The general conclusion is that while adequate loan money is now available for students who demonstrate need, need-based grants are too low.

WHAT ARE THE NEXT STEPS?

This examination of student support has resulted in the development of an excellent data base. The next steps are discussions of policy recommendations on the State's future role in student support. These discussions must involve all interested parties including the public segments, independent colleges, student aid officers, legislators, and students. It is particularly important that these discussions move forward at this time because existing student support is not adequate, and the continuation of Federal support, on which college students so heavily depend, appears unlikely, at least at existing levels. By contrast, continuing increases in tuition and fee levels are highly probable.

CHAPTER 2

PROGRAMS WHICH PROVIDE FUNDS TO STUDENTS TO ATTEND POSTSECONDARY EDUCATION

There are two basic types of programs which provide funds to students to attend postsecondary education: need-based and non-need-based. The need-based programs are usually considered "financial aid" programs. In order to qualify for these programs, a student must demonstrate financial need. The major Federal programs are need-based. Non-need-based programs provide for students to receive money to attend postsecondary education based on certain achievements or based on specific criteria. Merit-based programs are usually awards to students with demonstrated special skills, academic or athletic ability. Many merit-based programs also have a need criteria. Many institutional programs include a merit criterion. Certain programs are "entitlement" programs. These programs provide funds to students because they are members of a particular group. Among these programs are the Pell Grants and tuition waiver programs for employees, dependents of employees and senior citizens.

Funds for students to attend postsecondary education can be provided as a gift, a loan or as compensation for work. The source of funds to support these programs can be Federal, State, institutional, or private.

This section includes a description of all of the major programs that provide funds to attend postsecondary education and a discussion of the general impact of recently enacted changes and proposed changes in these programs. This section is organized according to the funding source of the programs.

Federal Programs

There are seven Federal programs which are discussed in this section: Pell Grants, Supplemental Education Opportunity Grants (SEOG), College Work/ Study (CWS), National Direct Student Loan (NDSL), Guaranteed Student Loans (GSL), the PLUS program, and State Student Incentive Grants (SSIG).

Pell Grants

The Pell Grant Program, formerly called the Basic Education Opportunity Grant (BEOG), is authorized under Title IV of the Higher Education Act of 1965 and its amendments. The BEOG program, approved in the amendments of 1972 and offered, for the first time, in 1973, is a Federal entitlement program of direct, need-based assistance to undergraduate students. The "entitlement" means that all students meeting certain need criteria are guaranteed aid. The amount of aid is based on financial need and the cost of education. The maximum amount of the grant which had increased from $1,400 in 1974 to $1,800 in 1979 was reduced to $1,670 for the 1981-1982 academic year. The Pell Grant will support up to 50 percent of the total cost of attendance at a specific institution, but no more than the maximum award level.

The Pell Grant has been an important source of funds for the neediest students. Among the 1979-1980 BEOG recipients nationally, more than 70 percent had family incomes of $6,000 or less. More than 38,000 Pell Grants totalling $32.0 million were awarded to undergraduate students attending postsecondary institutions in Maryland during Academic Year (AY) 1980-81. In AY 1981-82, however, the number of Pell awards to Maryland students had decreased to 35,279

with a total amount of $29.9 million. The average Pell award in AY 1981-82 was $833 ranging from an average of $675 at the Community Colleges to $1,065 at Morgan State University.

The Reagan Administration had proposed various changes in the Pell Grant program which would have resulted in considerable reductions in the program. One of the major changes affecting Pell Grant eligibility of student Social Security benefit recipients is that students' social security benefits are to be used as a direct offset against the cost of education rather than as a contribution to family income.(1) This change in Social Security benefits has adversely affected students receiving Social Security benefits. Although many of the proposals to reduce the amounts or eligibility for Pell Grants were not passed by Congress, and the Federal budget authorization for AY 1982-83 is 3.2 percent greater than last year, the administration may take further measures to limit the size of the Pell Grant program. In any case, despite the increase in the cost of education, there is little likelihood of any increase in the Federal monies for Pell Grants.

Campus-Based Programs

The Campus-Based programs include the Supplemental Educational Opportunity Grant (SEOG), the College Work-Study Program (CWS), and National Direct Student Loans (NDSL). These programs are known as "campus-based programs" because Federal funds are allocated to each institution based on a formula. The funds are administered in accordance with Federal guidelines by the financial aid officer at each institution. Students who receive funds from these programs are

(1) Previously a student's Social Security benefit (SSB) was considered a part of his family income, and all the offsets against income were applied to it. Consequently, only a portion of the SSB was expected to be contributed to the cost of education. Currently, the total SSB of a student is considered as a contribution to the student's cost of education.

among the neediest; these programs are used primarily to supplement the funds received by Pell Grant recipients.

The SEOG Program provides grants to undergraduate students. The maximum academic year award for each student was $2,000 in FY 1982. Undergraduate students at Maryland institutions of higher education received SEOGs totalling $5.3 million in AY 1980-81 and $5.4 million in AY 1981-82. The average award in this program was $519 in AY 1981-82. Funding for this program nationally in AY 1982 -83 will be 4.1 percent below the 1981-82 level. The Reagan Aministration originally proposed the elimination of this program.

The College Work/Study Program was originally authorized by the Economic Opportunity Act of 1964. The Higher Education Amendments of 1968 transferred the statutory authority for the program to the Higher Education Act of 1965.

The purpose of the CWS program is to promote the part-time employment of students with financial need. There is no minimum or maximum amount of CWS awarded for each student. The amount of the award is determined by the institution's financial aid office based on each student's financial need, the student's ability to work without interfering with his/her studies, the allocations received by the institutions and the amount of other types of aid awarded to the student. The Federal Government provides 80 percent of the funds for this program and the institutions must provide the remaining 20 percent of the funds. Some institutions provide more than 20 percent so that there will be additional money in this program. Maryland postsecondary education institutions awarded $8.8 million to students under the CWS program during FY 1980-81 and $9.2 million in AY 1981-82. This amounts to an increase of 4.5 percent. The average award in this program was $964 in AY 1981-82. For AY 1982-83, the Federal contribution nationally is projected to decrease four percent.

The National Direct Student Loan (NDSL) originally established by Title II of the National Defense Education Act of 1958 and called National Defense Student Loans, was later authorized through Title IV of the Higher Education Act of 1965. The NDSL program provides low-interest loans to undergraduate and graduate students with financial need.

The maximum life-time amount of the NDSL is $6,000 for an undergraduate student, and $12,000 for a professional or graduate student and includes all amounts received as an undergraduate. Loan repayment begins after the student ceases to enroll at least half-time and the grace period has concluded. The grace period for loans made prior to October 1, 1980, is nine months and six months for loans made after October 1, 1980. The interest rate charged, starting at the time of repayment, is three percent for loans made before July 1, 1981, four percent for loans made between July 1, 1981, and August 23, 1981 and five percent for new loans made after August 23, 1981.

The program was designed to be self-supporting, with the Federal Government providing the initial capital contributions (with 1/9 matching funds provided by the State for public institutions and by institutional sources for independent institutions) and the institutions maintaining a revolving fund through collection of outstanding loans. Loan collections have not met expectations and Federal capital contributions have not kept pace with students' needs.

Students attending Maryland institutions of higher education received $8.4 million in NDSL in AY 1980-81 and $8.1 million in AY 1981-82. The average award in this program in AY 1981-82 was $749 to undergraduates and $1,490 to graduate students. The Federal contribution to the public institutions in Maryland in FY 1981 was $2.5 million. All postsecondary education institutions in the State received $4.4 million from the Federal Government as capital contributions to the NDSL program in FY 1981. The Federal capital contribution in AY 1982-83 is projected to decrease 3.7 percent nationally from last year's expenditures. The

Reagan Administration had proposed to eliminate Federal funding of this program in AY 1982-83.

Guaranteed Student Loans (GSL)

The Guaranteed Student Loan Program is authorized by Title IV, Part B, of the Higher Education Act of 1965. In Maryland, this program is administered by the Maryland Higher Education Loan Corporation. The primary purpose of this program is to make low-interest, long-term loans to students to help them meet the costs of postsecondary education.

The Education Amendments of 1972 provided that the Federal Government would pay all the interest on loans of $2,000 or less for students whose adjusted family income was less than $15,000, while the student was enrolled in school. For amounts above $2,000, or adjusted family income above $15,000, the Federal Government would provide the in-school interest subsidy only if the institution would provide the lender with a statement showing the student's need and recommending a loan in the amount of such need.

The Middle Income Student Assistance Act (MISAA) of 1978 removed the family income ceiling as a requirement for having the Federal Government pay the interest on the loan while the student was enrolled in college. Consequently, between 1979 and October 1, 1981 any student enrolled in an eligible institution of higher education, regardless of family income, has been eligible to receive the in-school interest subsidy in the GSL program.

The limits on annual and aggregate GSLs have increased over the years. Presently, the annual and aggregate loan limits are $2,500 and $12,500 for undergraduate, and $5,000 and $25,000 for a graduate or professional student including undergraduate borrowing. The repayment period begins 6-12 months (depending on when the loan was acquired) after the borrower ceases to carry, at

an eligible school, at least one-half the normal full-time academic workload.(2) The repayment period is between five and ten years with minimum annual payments of $600.

The Federal Government incurs costs related to GSLs in three different categories. One is the total cost of the in-school interest payments on all loans which have not entered repayment. The second is the payment to the lender of the difference between the actual interest rate and the GSL rate (which was seven percent until 1981 and is currently nine percent) during the repayment period. The third category is the cost of payment to a lender on those loans that are in default. In 1981, the respective share of the above three categories of cost of the Federal Government were 26.2, 59.2, and 14.6 percent of the total cost.

Over the years, with the rise in interest rates, the increase in the limit of loans, and the increase in the number of borrowers, the Federal Government's costs of operating the GSL program have been rapidly increasing. To control and reduce the cost of the GSL program for the Federal government, the Omnibus Budget Reconciliation Act of 1981 requires that beginning on October 1, 1981 applicants whose family's adjusted gross incomes were greater than $30,000 show financial need in order to be eligible for a GSL, and that the amount of their loans be determined by their need. Furthermore, the new regulations have increased the interest rate charged to students on GSLs from seven to nine percent for loans made to first-time borrowers after January 1, 1981. Another feature authorized in 1981 which helps reduce the cost to the Federal Government is the origination fee. This is a fee that each student must pay to receive a loan. The lender subtracts five percent from the face value of the loan and returns it to the Federal Treasury. Borrowers are still liable for repayment of the entire

(2) When a borrower meets specified conditions, he may be allowed to defer payment of loan principal and interest (e.g., for continued study, military service, and other reasons). While a loan is in deferment status, the Federal Government continues to pay the in-school interest subsidy.

amount of the loan.

In general, the income levels of students utilizing the GSL program to pay for their educational cost is higher than the income levels of recipients of the various Federal grant programs. Academic Year 1981-82 data on Maryland recipients of GSLs show that 58.7 percent had family incomes above $25,000. Since those with adjusted gross incomes above $30,000 who can show need will be eligible for GSLs, the impact of the new regulations depends on the strictness of the needs test. To date, it appears that most students with incomes above $30,000 who apply for the GSL have qualified.(3)

The Reagan administration proposed disqualifying professional and graduate students as GSL recipients beginning in FY 1983, raising the interest rate on these loans during repayment, and several other changes which would have reduced the cost to the Federal Government both by reducing the number of loans made and by reducing the level of subsidy on outstanding loans. These proposals, however, have been rejected by the Congress. Nevertheless, greater limitations on GSL availability in the future seem inevitable unless interest rates continue to fall. In AY 1980-81, students at Maryland institutions received $61.5 million from the GSL program compared with $77.9 million in AY 1981-82. The average loan for undergraduates was $2,188 and $4,098 for graduate students during AY 1981-82.

The PLUS Program

In 1980 the Federal Government introduced a new loan program for college students which was called "Parents Loans for Undergraduate Students," and was limited to dependent undergraduate students. Later on the program was expanded

(3) Due to publicity around the imposition of an income ceiling for GSL eligibility, many students with family incomes above $30,000 did not apply for a GSL during AY 1982-83. A large portion of such students would have been eligible for loans, had they applied.

to include independent undergraduates and graduate students.

Under the PLUS program a parent may borrow up to $3,000 per academic year on behalf of each dependent undergraduate student, with an aggregate maximum of $15,000 for each student. A graduate or professional student may also borrow up to $3,000 per year with a maximum of $15,000 in addition to his borrowing under the GSL. An independent undergraduate student, however, may borrow up to $2,500 per year with a maximum of $12,500. These limits for the independent students include borrowing under the GSL. (In Maryland, this program is called GPLP, Guaranteed Parent Loan Program, and is administered by the Higher Education Loan Corporation.)

Under this program the interest rate was 14 percent until November 1, 1982 when it went down to 12 percent.(4) Repayment of the PLUS loans will begin not more than 60 days after the loan is made. This means that students will be required to make payments while attending school. The immediate repayment aspect of the program makes it difficult for students, especially needy ones, to participate since those who need financial aid the most are the least likely to be able to afford interest payments while in school. Students who cannot afford their in-school interest payment may borrow, in addition to the cost of attendance, enough money for interest payments. This means that the amount of debt accumulated will be much greater than the amount under the GSL program which provides for in-school interest payments. A total of 159 students and parents of students at Maryland institutions borrowed $462,910 from the PLUS program during its first year operation.

(4) The interest rate on the PLUS loans are pegged to the Treasury Bill rates. The regulation states that if the Treasury Bill rate stays below 14 percent for an entire year, the PLUS rate is reduced to 12 percent.

State Student Incentive Grants

The State Student Incentive Grant Progrm is authorized by Section 415 of Title IV, Part A of the Higher Education Act of 1965, as amended by P.L. 92-318 in 1972. The first SSIG appropriation for student awards was in the 1974-75 academic year.

The purpose of this program is to encourage the states to establish and expand State scholarship programs. The program requires that the State match the SSIG with an equal amount of State funds. The SSIG program requires that all of the funds be distributed to students using financial need as a criterion for distribution. In Maryland the SSIG funds are administered by the Maryland State Scholarship Board, and are used to supplement the funding in the General State Scholarship Program. Maryland received $1.4 million in SSIG funds during FY 1982. The Federal appropriation for FY 1983 currently is estimated at $1.3 million. Federal SSIG funds account for almost 50 percent of the total funds in the General State Scholarship program; therefore, large reductions or elimination of SSIG funding will have a serious impact on this program.

State Programs

There are fifteen State scholarship and grant programs administered by the State Scholarship Board (SSB) for aiding the residents of Maryland with the costs of postsecondary education. Eight of the programs include financial need as a criterion.

In this section, five of the programs administered by the SSB will be discussed: General State Scholarships, Senatorial Scholarships, Delegate Scholarships, Proprietary Grants, and the Distinguished Scholar Scholarships. In addition, the Other Race Grant Program administered by the State Board for Higher Education and the State Colleges will be described.

General State Scholarships

The General State Scholarship Program (GSS) was established by the Legislature in 1960. The first awards under this program were granted in 1961. In FY 1981, 5,138 Maryland residents who attended institutions of higher education received $3.0 million in General State Scholarships; this can be compared with 3,205 awards and $1.7 million in FY 1977. The General State Scholarship program is funded by a combination of Federal funds from the State Student Incentive Grant Program (SSIG) and State General Funds appropriated by the Legislature. Available funds are allocated among the legislative districts according to their population. Within legislative districts, half of the awards are distributed to the students who have the highest SAT scores and exhibit need, and the other half are distributed to the students with the least ability to pay for education. A maximum of ten percent of the awards can be granted to Maryland residents attending out-of-state institutions of higher education. These institutions must be in states that allow their state awards to be used at Maryland colleges.

The amount of each award currently is based on the goal of providing 25 percent of the recipient's need remaining after considering family contributions and Pell Grants. Awards can range from $200 to $1,500 per year. The total award per recipient may not exceed $6,000 over a lifetime. The average award has increased 16.7 percent between FY 1977 and FY 1982, from $539 to $641. Many students with demonstrated financial need in FY 1981 did not receive awards in this program because money was not available. To spread the available funds to a larger number of eligible applicants, the SSB is limiting the amount of each award to 25 percent of the remaining need of the applicants. Prior to FY 1983, each award was limited to one-third of the remaining need. This approach should lower the number of eligible students who will not receive any award, and it should reduce the average award amount.

Senatorial Scholarships

The Senatorial Scholarship Program in its present form was established by the Legislature in 1965. Prior to that date, and up to 1967, there existed Senatorial Scholarships which were granted to colleges. Starting in 1965, scholarships have been directly granted to students.

In FY 1982, 7,325 Maryland residents received $2.7 million in the form of Senatorial Scholarships to help pay their cost of higher education; this can be compared with 6,527 awards and $2.4 million in FY 1977. Each State Senator annually receives $58,000 which may be awarded to district residents. Approximately two-thirds of the awards are granted to continuing students, and one-third to new first-time recipients. Awards range from $200 to $1,500 per year per recipient. The average award has increased less than seven percent between FY 1977 and FY 1982, from $343 to $348.

Delegate Scholarships

The Delegate Scholarship program, has been in effect since the 1700s and exists in its present form according to Title 18, Subtitle 5 of the Education Article of the Annotated Code. Each delegate may award the equivalent of two four-year awards to students in his/her district on any basis he/she considers appropriate. If the student uses the award at an Independent institution, the the award may not exceed the cost of tuition and fees at the University of Maryland-College Park.

During FY 1982, over $250,000 were utilized by Maryland students. Delegate allotments in this program have not increased since its inception. The amount of each award is equal to the cost of tuition and mandatory fees at the Maryland public institution where the recipient studies. The average award in this program has increased from $730 in FY 1977 to $911 in FY 1982.

Proprietary Grant Program

The Legislature established the Proprietary Grant Program beginning with the 1980-81 academic year. Grants ranging from $200 to $1,500 are awarded to students with financial need who are enrolled full-time at a Maryland proprietary school approved by the SBHE. The Legislature has appropriated $100,000 annually for this program. In FY 1982, 175 awards were made; the average value of the awards was $571. In FY 1982, many students with demonstrated financial need were not aided, and the average award covered less than 20 percent of the remaining need. This situation resulted because adequate funds were not available to grant an award to all who were eligible based on need.

Distinguished Scholar Program

The Distinguished Scholar Program was enacted by the Legislature in 1979 and was expanded in 1980. The total number of awards is 850 in FY 1983. The goal is to increase the number of awards to 1,200 over a four-year period. The value of each award was increased in 1979 from $500 to $800 per year.

The Distinguished Scholar Program received an appropriation of $200,000 in FY 1981. Funding for this program is projected to increase to $960,000 when it is fully phased in by FY 1985. The program provides 300 awards to entering students at Maryland institutions; up to half of the awards are made to Maryland residents who are National Merit or Achievement Finalists and the remainder of the awards are made to high achievers in secondary schools in Maryland. The grants are renewable if the student maintains a B average and may be used at any institution of higher education in Maryland. This is the only Statewide program which is entirely merit-based. A new category of recipients for AY 1982-83 is based on talent in areas of art, music, drama, and dance.

Other State Scholarship Board Programs

There are ten other programs administered by the State Scholarship Board. Four of these programs are need-based and are targeted for specific types of students: professional school students, teachers of the deaf, medical students and graduate students. These programs are used as incentives to direct students to areas of need in the state. Several of these programs require that the recipients work in Maryland after completion of the program.

The remaining six programs are grants to veterans, firemen, children of deceased military and police officers, and children of Prisoners of War and those Missing in Action. These programs are entitlement programs to students who meet specific criteria. The awards to war orphans and children of POW-MIAs have a maximum value of $500 per year; eligible firemen are reimbursed for the full cost of tuition; the one-year professional school grant can range from $200 to $1,000; for the teachers of the deaf, the award is equal to the annual cost of tuition; the scholarship for family practice is $1,500 per year; and the eligible children of firemen and enforcement officers can receive up to $700 per year for part-time status and up to $1,000 per year for full-time status. During FY 1982 a total of $476,389 was awarded to Maryland students under the above scholarship programs.

Other Race Programs

The Undergraduate Other Race Grant Program provides assistance to qualified undergraduate students enrolling at one of the following institutions where their race is in the minority: Bowie State College, Coppin State College, Frostburg State College, Salisbury State College, St. Mary's College of Maryland, Towson State University, Morgan State University, and the University of Baltimore. (The undergraduate campuses of the University of Maryland have minority/other race aid programs but not under this specific program.)

Each of the participating institutions determines which full-time undergraduate students should receive awards and the amount of the award. Awards may

be granted based on financial need and/or merit. Once a student receives a grant, he or she is eligible to re-apply for continuation grants in succeeding years.

The Minority/Other Race Grant Program for graduate and professional school students is designed to attract students to graduate schools in Maryland's public colleges and universities where the student's race is in the minority. To be eligible, students must enroll in the graduate school of a public college or university in Maryland where his or her race is in the minority, and be a full-time student at that institution's graduate school. Interested students apply for these grants at the graduate school of his or her preference and the SBHE distributes the funds in this program to the institutions to make the awards. During AY 1981-82, $1.1 million were awarded to undergraduates and $366,000 were awarded to graduate students under the Other Race Grant Programs.

Institutional Programs

Institutions of higher education in Maryland administer various programs which use institutional funds to assist students in financing the costs of their education. Institutional programs include tuition waiver programs, grant programs based on need, merit and/or athletic ability, and work/study programs. (5)

All of the public four-year institutions and some of the Community Colleges provide grants to students based on academic ability. The purpose of these programs is to attract high ability students to the respective institutions. In AY 1981-82, $1.9 million were awarded to undergraduate students in high ability scholarship programs. The average award in these programs was $903.

(5) Examples of institutional programs are UMCP's Chancellor's Scholarships and Banneker Scholarships which are based on academic achievement, UMBC's Merit Scholarships and Chancellor's Merit awards, St. Mary's College's Brent Calvert Scholarship program for freshmen, and Mount St. Mary's College's Presidential Scholarships based on academic merit, College Scholarships based on merit and financial need, Minority Scholarships, and various programs of tuition waivers.

Another type of institutional program is the tuition waiver. Tuition waivers may be available to the general body of students based on their need and/or ability. Independent universities and colleges have historically offered many such tuition waivers. Other tuition waivers for individuals such as senior citizens or employees and their dependents are entitlement programs targeted at specific sections of the student body. Tuition waivers are sometimes provided for students in exchange for services. This type of waiver provides a considerable amount of assistance to graduate students who are awarded "graduate assistantships." It should be noted that tuition waivers provided to institutions' employees and their dependents, to graduate students, and to undergraduate students in return for their work, are a fringe benefit.

Many of the institutions of higher education have established work study programs of their own, beyond the CWS program of the Federal government. Through such programs, students are offered campus-related jobs in exchange for money and/or remission of tuition and fees.(6) One of the largest sources of funds available to graduate students are graduate teaching and research assistantships. The assistantships provide monthly payments to students and remission of their tuition and fees in exchange for their services as teachers or researchers. These assistantships are usually awarded based on merit.

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(6) The financial aid data available on such programs does not always capture the full amount of funds earned through campus employment since these funds are not treated as financial aid.

CHAPTER 3

DEMOGRAPHIC CHARACTERISTICS OF STUDENTS AND AID RECIPIENTS

Income and Pell Index Distribution of Full-Time Undergraduates at Public Institutions

More than 80,000 full-time undergraduate Maryland residents attended public institutions of higher education in Maryland in AY 1981-82. Of these students 60.3 percent came from families with incomes of less than $30,000. The income distribution of the students varied substantially by segment as well as by institution. For example at the Community College of Baltimore, more than 80.0 percent of the students had incomes below $18,000 while 20.5 percent of the students at UMCP had incomes below $18,000.

A method of assessing the ability of students to pay for their education is to look at the distribution of students by Pell Index. The Pell Index represents a measure of the family contribution toward postsecondary education adopted by the Federal Government to determine students Pell Grant eligibility. During AY 1981-82, all students with a Pell Index of 1,550 or below were eligible for a Pell Grant.[1]

Among all the public institutions, 32.3 percent of the full-time undergraduate students received Pell Grants during AY 1981-82. At the Community Colleges, 41.3 percent of the full-time undergraduates received Pell Grants

(1) $1,550 was the ceiling of Pell Grant awards for 1981-82. The eligibility of a student is determined by deducting the Pell Index (or family contribution) from his cost of education based on the Pell Grant Formula. The amount of the award is equal to the difference, but may not exceed one half of the total cost or the maximum Pell Grant ($1,550).

compared with 32.3 percent at the State Universities and Colleges and 20.[illegible] percent at the University of Maryland.

At the Community Colleges, the total cost of attending full-time averaged about $2,145 according to the Federal Budget in AY 1981-82. Only 47.8 percent of the students attending Community Colleges have a Pell Index above 2,000.

To assess the amount of money a student needs to attend college, most financial aid officers use budgets which can be as much as twice the Federal budget.[2] Less than 15 percent of the full-time undergraduates at the Community Colleges could afford more than $4,000 for college. At the four-year public colleges and universities, the total cost for a dormitory student averaged about $3,600 in AY 1981-82. Only about 20 percent of the full-time undergraduates can afford this cost without some financial aid. The average cost for a dormitory student at the University of Maryland in AY 1981-82 was about $4,000 which could be paid by 20.2 percent of the full-time undergraduates.

Characteristics of Guaranteed Student Loan Recipients

During AY 1981-82, 33,233 Maryland residents attending institutions of higher education received $77,780,800 in Guaranteed Student Loans during AY 1981-82.[3] The average amount borrowed was $2,340 and the cumulative indebtedness of the students who took out loans during AY 1981-82 averaged $3,572. The average AY 1981-82 loan varied from $2,205 at the public two-year

(2) It should be noted that the Pell Formula allows $1,500 for the annual cost of room, board, and other expenses. Since this is a very restricted budget, the Financial Aid Officers, in determining students' eligibility for campus-based programs, use different budgets based on a more realistic assessment of costs for students. Those campus-based budgets vary according to the status of the student and other considerations of cost.

(3) The $77 million is reported by the Maryland Higher Education Loan Corporation (MHELC). The MHELC data is more accurate than institutional data since some students receive loans directly and the Financial Aid Officers do not necessarily have data on such students.

institutions to $2,402 for students who were attending out-of-state institutions. The cumulative indebtedness of these students ranged from $2,510 at the Independent Postsecondary Schools and $2,640 at the Community Colleges to $3,517 at the public four-year institutions, $3,745 at the private institutions and $3,919 for students going to out-of-state institutions.

The level of indebtedness increased with student level. The average indebtedness of freshmen was $2,439 in AY 1981-82 compared with $3,851 for sophomores, $4,531 for juniors, $4,847 for seniors and $10,820 for graduate students. This trend indicates that the average indebtedness of students who graduate from college will increase in future years. If this year's freshman continues to borrow at the same rate, when he/she graduates, his/her debt will be $9,756 as compared to this year's graduate who will have an average indebtedness of $4,847.

The data indicate that 58.5 percent of the GSL recipients in AY 1981-82 had incomes above $25,000. The income distribution of GSL recipients varied significantly by segment. At the Independent Postsecondary Schools 19.2 percent of the GSL recipients had family incomes greater than $25,000 compared with 30.8 percent of the GSL recipients at the Community Colleges. At the public four-year institutions, 56.0 percent of the GSL recipients had incomes above $25,000 compared with 56.7 percent at the Independent Institutions and 72.1 percent for the students attending out-of-state institutions.

The data on the relationship between Pell Grant recipients and GSL recipients indicate that 18.6 percent of all Pell recipients were also GSL

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(4) This table is based on data on those GSL recipients who had applied for Pell Grants through the College Scholarship Service (CSS). The CSS applicants form the majority of Pell Grant applicants, except for some of the community colleges (such as CCB) where students usually apply through another agency (ACT).

recipients. At the Private Institutions, 32.4 percent of Pell recipients were also GSL recipients compared with 12.8 percent at the Community Colleges. One would expect that at the higher priced institutions, more Pell recipients would also require GSLs to fill the "unmet need" gap. It is surprising to note that only 6.8 percent of the Pell recipients who attended out-of-state institutions also were GSL recipients.

Characteristics of General State Scholarship Recipients

Awards of $3.2 million were made to 4,909 Maryland undergraduate students in the General State Scholarship Program during AY 1981-82.(5) More than half of the awards went to students at public four-year institutions. The average award at the Community Colleges was $343, $516 at the public four-year institutions, $1,155 at the Independent Institutions and $811 for students going out-of-state during AY 1981-82. The average award did not vary significantly by the student's ability to pay.

The General State Scholarship Program includes financial need as one of the two criteria used in making awards. Pell recipients, students with a Pell Index of 1,550 or less, received 75.5 percent of the GSS. This distribution varied somewhat by segment; among GSS recipients who attended public institutions or attended out-of-state institutions more than 80 percent were also Pell recipients. At the Independent Institutions, 59.1 percent of GSS recipients received Pell Grants. The second criterion used in making GSS awards is merit. In AY 1981-82, the SAT test was used as the indicator of academic ability.

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(5) These data are from the State Scholarship Board and vary from those reported by the institutions.

Among the GSS recipients with SAT information available, 6.2 percent had SAT scores (verbal + math) between 400 and 599 while 1.9 percent had scores of 1,400 or higher. Almost 60 percent of the GSS recipients had SAT scores between 800 and 1,199.

Among the recipients with Pell Indexes between 0 and 500, the poorest students, 15.0 percent had SAT scores below 600 while 7.7 percent had SAT scores of 1200 or greater. Among the students with Pell Indexes above 2500, 0.7 percent had SAT scores below 600 while 34.8 percent had scores of 1200 or greater.

Characteristics of Senatorial Scholarship Recipients

Awards of $2.7 million were made to 7,363 Maryland residents in the Senatorial Scholarship Program during AY 1981-82.(6) More than 65 percent of the awards went to students at the four-year public institutions. The average award varied by type of institution: $346 at the public four-year institutions, $283 at the Community Colleges, $550 at the Independent Institutions and $355 for students going out-of-state to college. As with the GSS program, the awards did not vary according to Pell Index.

Of the Senatorial Scholarship recipients, 57.5 percent had a Pell Index; this indicates that 42.5 percent of the recipients in this program did not apply for a Pell Grant. Among the Senatorial Scholarship recipients with a Pell Index, 41.7 percent were ineligible for a Pell Grant since their Pell Index was above 1,550. Among Senatorial Scholarship recipients, 2,471 or 33.6 percent were also Pell recipients.

(6) These data are from the State Scholarship Board and vary somewhat from those reported by schools.

CHAPTER 4

DISTRIBUTION OF FINANCIAL AID

Undergraduate Students

During Academic Year (AY) 1981-82, 81,055 undergraduate students in postsecondary education in Maryland received $146.3 million in funds to attend postsecondary education (see Tables 1 and 2).[1] This represents an increase of 12.0 percent as compared with AY 1980-81. The average award received by students receiving aid was $1,747 in AY 1981-82.

Grants are financial aid awards that are provided to students based only on financial need. During AY 1980-81, 35.5 percent of the funds provided to undergraduates were derived from grants, compared to 30.8 percent in AY 1981-82. The average amount of grant supporrt received by a student receiving aid during AY 1981 - 82 was $1,107.

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(1) The data discussed in this section come from information provided to the SBHE by the postsecondary institutions in Maryland. Data were collected in a consistent format for AY 1980-81 and AY 1981-82. The survey instrument is available by request from the SBHE.

More than 65 percent of grant funds in Maryland are derived from Pell Grants awarded by the Federal Government. However, during AY 1981-1982 students at Maryland institutions received $2.0 million less in Pell Grants than were received in AY 1980-1981, and institutional grants increased by over $1.0 million. The average Pell Grant award to students at Maryland institutions during AY 1981-82 was $833.

Loan funds increased by 25.4 percent between AY 1980-81 and AY 1981-82. During AY 1980-81, loans accounted for 41.6 percent of total funds provided to students to attend postsecondary education compared with 46.5 percent in AY 1981-82. Among the loan programs, NDSLs decreased by 3.2 percent between AY 1980-81 and AY 1981-82 while GSLs increased by 29.5 percent. The GSL program accounted for more than 87.8 percent of all loans in AY 1981-82. The average loan received by students during AY 1981-82 was $2,073.

Scholarship funds, which are defined for purposes of this study as funds provided to students based on various criteria that may include need, decreased 7.2 percent between AY 1980-81 and AY 1981-82. In AY 1980-81, scholarship funds made up 12.6 percent of the total funds provided to students to attend post-secondary education, compared with 12.5 percent in AY 1981-82. Among the scholarship programs, the State Distinguished program doubled in size[2] while institutional high ability scholarships increased by 76.7 percent. Tuition waivers to senior citizens and the disabled increased 9.7 percent from $428,239 in AY 1980-81 to $469,623 in AY 1981-82. The average scholarship received by students during AY 1981-82 was $626.

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(2) It should be noted that the law was changed to increase both the number and amount of this program.

Funds for student employment increased 9.0 percent between AY 1980-81 and AY 1981-82. Student employment accounted for 10.0 percent of the total funds provided to students to attend postsecondary education in AY 1981-82. Between AY 1980-81 and AY 1981-82, funds for College Work Study increased 4.2 percent and other institutional employment programs increased 89.0 percent. The major student employment program is the College Work Study program which accounts for more than 62.4 percent of the student employment funds.

Graduate Students

During AY 1981-82, 14,131 graduate students received $59,693,018 in funds to attend graduate programs. Aid for graduate students increased 11.6 percent between AY 1980-81 and AY 1981-82. The average award received by graduate students in AY 1981-82 was $4,224. Graduate students received 27.2 percent of their aid from grants/scholarships/fellowships, 37.3 percent from loans and 35.4 percent from employment during AY 1981-82.

Grants/scholarships/fellowships increased 19.5 percent between AY 1980-81 and AY 1981-82. Institutional grants/scholarships/fellowships account for 50.0 percent of total grants and Federal grants/scholarships/fellowships account for 31.6 percent. Between AY 1980-81 and AY 1981-82, institutional grants increased 22.5 percent and Federal grants increased 5.4 percent. Other Race/Desegregation grants more than doubled during this period. The average grant/scholarship/fellowship received by students was $3,011 in AY 1981-82.

Loans increased 16.4 percent between AY 1980-81 and AY 1981-82. The Guaranteed Student Loan Program which increased 18.1 percent during this period accounted for 81.1 percent of all loans. The average loan received by graduate students during AY 1981-82 was $3,945.

Student employment, which accounted for 37.3 percent of the total funds received by graduate students in AY 1981-82, increased 2.0 percent between AY 1980-81 and AY 1981-82. More than 60 percent of the funds for graduate student employment were attributable to assistantships while an additional 29.2 percent of the employment funds came from remission of fees for graduate assistants. The average income from student employment was $4,661 in AY 1981-82.

Summary

The information presented above on the availability of funds to students in Maryland shows that while total funds available to students between 1981 and 1982 increased by 11.8 percent, a shift occurred in the source of funds contributing to the total, and indicated that students were borrowing more.

For undergraduate students, there was actually a decrease of 2.7 percent in grant funds. The greatest decrease in this area was due to the decrease in Pell Grant monies. To compensate for the decrease in grant monies available and to cover the higher cost of education students have taken on more loans and accepted more employment. Despite the negative publicity regarding eligibility for GSLs, the GSL Program actually increased by 25.4 percent. The average amount of loans for undergraduate students was $2,073 per year, which represents a substantial portion of the cost of attending college. Graduate students increased their borrowing by 16.4 percent and took an average loan of $4,224.

Community Colleges

Students attending Community Colleges received 17.7 percent of the funds provided to undergraduate students in Maryland to attend postsecondary education. Community College students received 25.7 percent of the grant funds, 12.0 percent of the loan funds, 11.2 percent of the scholarship funds and 27.2 percent of the student employment funds. Community College students received

33.0 percent of all Pell Grant Funds and 35.5 percent of all College Work Study funds awarded to students attending postsecondary education in Maryland. The Community Colleges provided 48.4 percent of all undergraduate waivers to senior citizens.

Students at Community Colleges received 0.5 percent less in funds in AY 1981-82 than in AY 1980-81. This reduction in total funds was composed of an increase of 20.9 percent in loans offset by decreases of 8.8 percent in grants and 10.2 percent in student employment.

At the Community Colleges, 29,234 students received an average amount of $886. The average grant, loan and scholarship aid received by Community College students was less than the State average while the average amount of funds from student employment received by Community College students was more than 24 percent, or $200, greater than the State average in AY 1981-82. The average award at the Community Colleges was equal to 41.3 percent of the average cost of attendance of $2,145.[3]

University of Maryland

Students at the University of Maryland received 31.6 percent of all funds awarded to students to attend postsecondary education. Undergraduate students attending the University of Maryland received 25.6 percent of the funds provided to undergraduate students to attend postsecondary education while graduate students received 46.0 percent of all the funds provided to graduate students.

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(3) The average cost of attendance is the weighted average cost for each segment. The cost of attendance for each school is based on the Federal Pell Grant formula which allows for tuition and mandatory charges, plus the cost of room and board and $400 for books and miscellaneous expenditures. For students who are commuters, $1,100 is allowed for room and board. This formula allows a total of $1,500 for all costs beyond tuition and fees. It is clear that these costs are an unrealistically low estimate of the living expenses of a student.

Undergraduate students at the University of Maryland received 21.1 percent of the grant funds, 29.6 percent of the loan funds, 32.6 percent of the scholarship funds and 12.3 percent of the student employment funds. University of Maryland students received 45.6 percent of all State Distinguished Scholar Funds, and 21.1 percent of all institutional high ability scholarships awarded to students attending postsecondary education in Maryland.

Students at the University of Maryland received 4.9 percent more in financial support in AY 1981-82 than in AY 1980-81. This increase was composed of an increase of 1.9 percent in financial support for graduate students and an increase of 7.1 percent in financial support for undergraduate students. The increase in aid to graduate students was attributable to increases of 17.9 percent in grants/scholarships/fellowships and 6.7 percent in student employment offset by a decrease of 8.5 percent in loans.(4) Other Race/Desegregation grants to graduate students increased by $172,313, or 25.9 percent while GSLs decreased by $1,050,986, or 10.8 percent. The increase in undergraduate support was composed of increases of 13.1 percent in loans and 6.5 percent in scholarships offset by a decrease of 9.9 percent in student employment. The funds received by undergraduates at the University of Maryland from the State Distinguished Scholars Program and institutional high ability scholarships more than doubled between AY 1980-81 and AY 1981-82.

At the University of Maryland, 17,802 undergraduate and 5,677 graduate students received financial support to attend the University. The average amount received by the undergraduate students in AY 1981-82 was $2,108. This average award for undergraduate students of $2,108 was equal to 71 percent

(4) It is important to note that a large portion of the increase in student employment is attributable to remission of fees for graduate assistants resulting from an increase in tuition and fees. Since many assistantships include remission of fees, when there is an increase in tuition and fees, funds for graduate student employment also increase.

of the cost of attendance. The average amount received by the graduate students was $4,908. The average amount of funds from student employment received by undergraduate University students was $570.

State Universities and Colleges, Morgan and St. Mary's

The six State Universities and Colleges plus Morgan State University and St. Mary's College received 18.6 percent of all funds awarded to students to attend postsecondary education in Maryland. Undergraduate students attending these institutions received 23.3 percent of the funds provided to undergraduate students to attend postsecondary education, while graduate students received 6.6 percent of all the funds provided to graduate students. Undergraduate students received 23.8 percent of the grant funds, 21.5 percent of the loan funds, 21.1 percent of the scholarship funds and 54.4 percent of the student employment funds. Undergraduate students at these institutions received 85.8 percent of all the Other Race/Desegregation Funds and 66.2 percent of all institutional work/study funds awarded to students attending postsecondary education in Maryland.

Students at these institutions received 21.5 percent more in aid in AY 1981-82 than in AY 1980-81. This increase was composed of an increase of 86.3 percent in financial support for graduate students and an increase of 16.8 percent in the financial support for undergraduate students. The increase in aid to graduate students was attributable to increases of 3.8 percent in grants/scholarships/fellowships, 135.5 percent in loans and 14.0 percent in student employment. The increase in undergraduate student aid was composed of an increase of more than 40 percent in loans, offset by a decrease of 9.0 percent in grants, more than seven percent in scholarships and 34.9 percent in student employment. Funds received by undergraduates at these institutions from the State Distinguished Scholars Program more then doubled between AY 1980-81

and AY 1981-82. Institutional scholarships for high ability students decreased by 84.2 percent at the State Universities and Colleges while it increased 21.4 percent at Morgan and 95.7 percent at St. Mary's.

At these institutions, 18,485 undergraduate and 1,362 graduate students received support funds to attend these institutions. The average amount received by undergraduate students in AY 1981-82 varied from $1,747 at the State Universities and Colleges to $2,068 at St. Mary's to $2,276 at Morgan. The average award at these institutions was equal to 58.3 percent of cost at the State Universities and Colleges, 56.7 percent at St. Mary's and 80.3 percent at Morgan. The average amount received by graduate students was $2,965 at the State Universities and Colleges and $2,789 at Morgan.

Independent Colleges and Universities

Students attending the 20 Independent Colleges and Universities which responded to the SBHE survey received 35.3 percent of all funds awarded to students to attend postsecondary education. Undergraduate students attending the Independent Institutions received 30.4 percent of the funds provided to undergraduate students to attend postsecondary education; graduate students received 47.2 percent of all the funds provided to graduate students. Undergraduate students attending Independent Colleges and Universities received 26.7 percent of the grant funds, 32.5 percent of the loan funds, 34.4 percent of the scholarship funds and 27.1 percent of the student employment funds. These students received 74.3 percent of the institutional grant funds and 77.9 percent of all institutional loan funds awarded to undergraduates. The Independent Institutions provided the largest amount of institutional grants for their students; 75.2 percent of all institutional grants available to undergraduate students were provided by Independent Institutions. Students attending Independent Institutions received 38.0 percent of all State Scholarship Funds.

The Independent Institutions also provided high ability scholarships to their students amounting to 59.8 percent of the total institutional high ability funds received by all Maryland undergraduates.

There were 13,322 undergraduate and 7,092 graduate students who received financial support and attended Independent Institutions. The average amount received by undergraduate students in AY 1981-82 was $3,341. This average award represented 51 percent of undergraduate costs at these institutions. The average amount received by graduate students was $4,028.

Independent Postsecondary Schools

Students attending the Independent Postsecondary Schools which responded to the SBHE survey received 2.7 percent of the funds provided to undergraduate students to attend postsecondary education. Postsecondary Institution students received 2.4 percent of the grant funds, 4.1 percent of the loan funds, 0.3 percent of the scholarship funds and less than one percent of the student employment funds. Independent Postsecondary Institution students received 22.0 percent of all Vocational Rehabilitation Grant Funds, 14.5 percent of all other Federal Grants, and 100.0 percent of all Postsecondary Proprietary Scholarships awarded to students in Maryland which are exclusively for this sector.

At the Independent Postsecondary Institutions, 2,212 students received aid funds to attend. The average amount received by these students was $1,808.

CHAPTER 5

ESTIMATING THE ADEQUACY OF FINANCIAL SUPPORT

An assessment of the adequacy of financial aid to students is, at best, a difficult and complex undertaking. To arrive at an assessment which can be called "definitive" is impossible. Thus, while this report provides general estimates of the need for additional student financial aid, these estimates should be considered "ball park" figures. The estimates presented, however, have been based on assumptions which generally yield conservative results.

It is worth emphasizing three aspects of the issue that were not taken into account in the assessment of the need for more student aid.

1. The needs of students who are not enrolled in higher education are not taken into account. It is not currently possible to estimate how many more students would be enrolled in higher education if more and/or different forms of financial aid were available.
2. The estimates in this report do not attempt to deal with the needs of students who would have enrolled in another institution if additional financial assistance had been available. For example, there are probably some students who enroll at a four-year public institution in state because they cannot afford the higher costs associated with an out-of-state or a Maryland independent institution. Likewise, many students probably live with their parents and commute to campus

because they cannot afford to live on campus or in other alternative housing. This report does not attempt to assess the need for aid as a means for increasing student options.

3. Although this report provides estimates of the need for additional aid for students already enrolled, it does not attempt to determine or explain the reasons why students in need of additional aid still enroll. This is perhaps the most difficult issue with which any assessment of financial aid has to deal. The 1971 Governor's Task Force on Financial Aid, chaired by then Lt. Governor Blair Lee III, referred to "...the thousand and one mysterious ways in which parents scrimp and deny themselves and borrow from relatives and banks in order to send their children to college." Thus, the estimates provided in this report can probably best be viewed as a measure of the level of sacrifice currently required of families and of students over and above the norm to attend college.

Estimating the Cost of Higher Education

The cost of attending an institution of higher education has two components: (1) the tuition and required fees, and (2) living costs. The cost of tuition and fees is simple to assess since it is a definite amount. For students who live on campus, the charges for room and board are added to the tuition and fee charges. The difficulty rests in estimating the cost of living for commuters, and costs beyond room and board for on-campus residents.

The Federal Department of Education allows $400 for miscellaneous expenses (books, transportation, other) above the room and board charges. For commuters, $1,100 is allowed for room and board expenses. This cost estimate of tuition and fees + expenses + either the cost of commuting or dormitory costs is used in determining the need of an applicant for a Pell Grant.

The financial aid officers at the institutions of higher education are allowed to determine a student budget (the cost of attendance) for their students in determining eligibility for campus-based programs. These budgets usually vary according to each student's status (dependent, independent, married, single, with or without children, etc). They are generally more realistic than those allowed through the Pell formula. The Maryland State Scholarship Board also uses a formula other than Pell Grant in determining eligibility for students. The SSB formula is also higher than the Department of Education's formula.

The amount of funds estimated to be required to meet the financial needs of students is very dependent on the student budget. The need for funds will, therefore, vary if one uses the Pell Grant definitions of cost or those used by others such as the financial aid officers of the institutions. For the purposes of this report, budgets have been estimated using the Pell Grant guidelines. Consequently,they should be viewed as conservative estimates of student expenses

Estimating the Ability to Pay

The family income of a student,or self help, is the primary source of funds for covering the cost of attendance. The amount that a family is expected to contribute to the cost of higher education, also, depends on various assumptions. The Federal Department of Education uses a formula called the Pell Grant Formula (PGF) to determine family contribution. The formula is based on the family's adjusted gross income and assets. Various deductions are allowed for normal expenditures, medical expenditures, Federal taxes, etc. The deductions are based on the size of family. Certain deductions from assets are allowed. After all the deductions, a certain percentage of the remainder of the adjusted gross income and assets are considered the amount the family can contr-

ibute to pay for higher education.

The College Scholarship Service (CSS) uses a different formula which results in lower estimates of family ability to pay than the Pell Index (for example, it allows for State and FICA taxes to be deducted, as well). Many financial aid officers use this estimate.

For the purposes of this study, the Pell Grant Formula for estimating family contribution has been used. This formula maximizes the expected family contribution. This approach, taken along with the conservative approach to estimating student expenses, results in a conservative estimate of the need for additional financial aid.

Analysis and Results

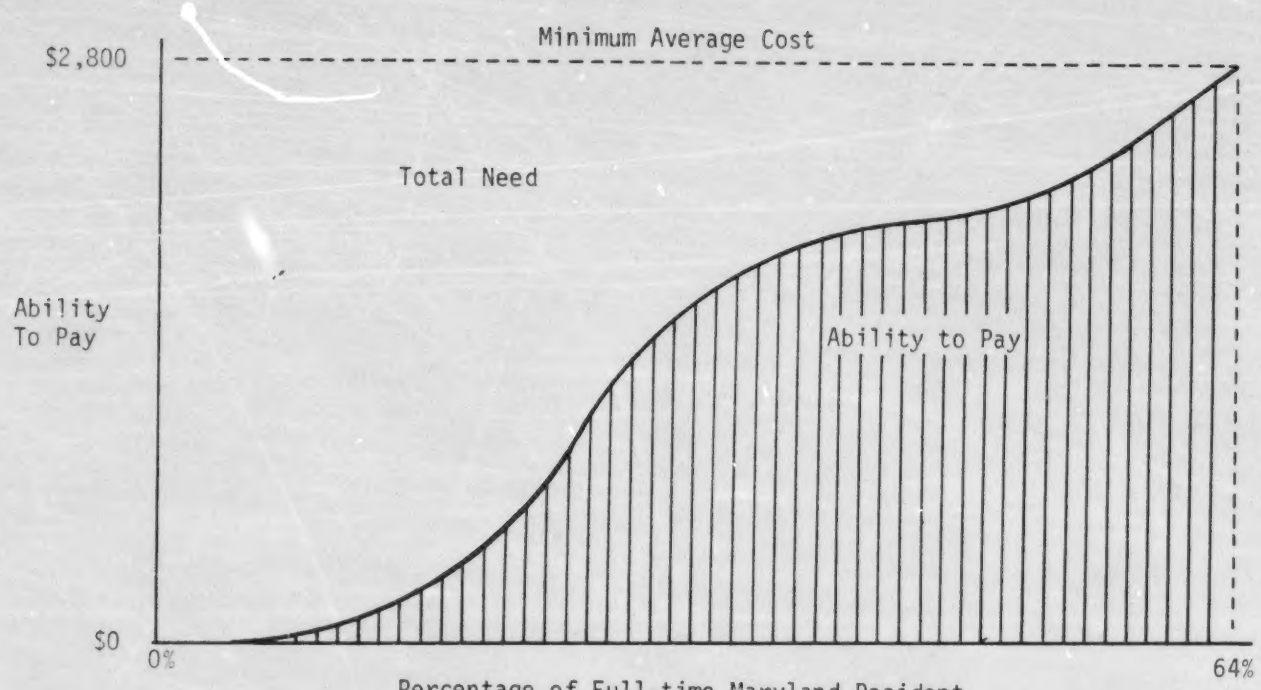
Ideally, the total cost of attending college should be covered by family or student contributions plus financial aid (if any). When the financial aid available is not sufficient to cover the difference between cost of attendance and ability to pay, unmet need arises. Conversely, if more financial aid were available than was necessary, a surplus of aid would exist.

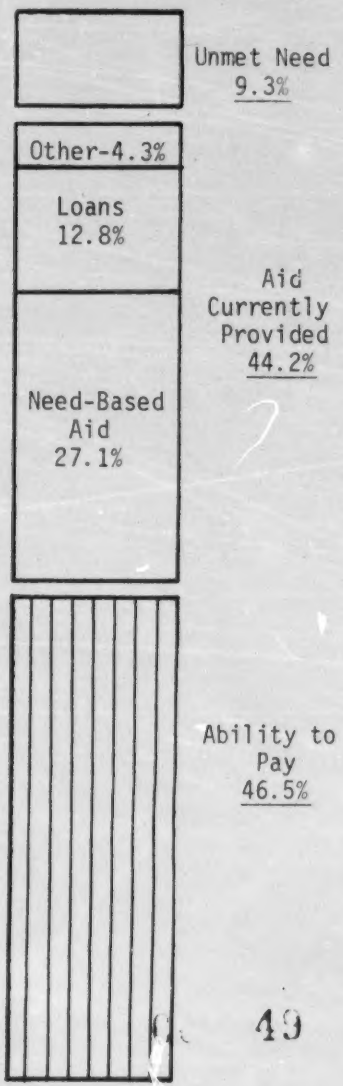
To estimate the amount of unmet need (or surplus aid), a cummulative frequency distribution of the Maryland resident, full-time undergraduates (public sector only), across levels of expected family contribution was used (see Figure 1). Only students with an expected family contribution of up to the minimum average cost at all public institutions ($2,800) were of interest to this analysis--the rest were assumed to have a family contribution large enough to cover all higher education and related costs. Using this model, it was estimated that in AY 1981-82, 64 percent of all Maryland resident, full-time undergraduates in the public sector had need for some aid. In Figure 1, the total area of the rectangle represents the total cost of attending higher

education to the students who needed some aid. The shaded area (below the cumulative frequency function) is the total family contribution expected. The difference between these two figures represented by the unshaded area in the graph is the total amount of aid needed. Based on data reported by the public institutions, it was estimated that these students received 80 percent of the amount needed to completely fill the gap.

It is important to recall that this estimate applies only to those students who are currently estimated to require some assistance based on federal guidelines, and is conservative. While information permitting comparable estimates to be made for students attending Independent Institutions is not available, estimates based on income distributions of students in the public sector indicate that the need is probably relatively as great in the independent sector, where costs are much higher, as it is in the public sector.

Figure 1
Costs, Aid, and Ability to Pay
Maryland Public Institutions of
Higher Education
FY 1982





SBHE

TABLE 1
MARYLAND STUDENT FINANCIAL SUPPORT
UNDERGRADUATE STUDENTS
ACADEMIC YEAR 81-82
(DOLLARS)

12/10/82

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS								
PELL/BEOG	9,891,670	6,502,219	5,661,454	2,985,134	177,794	3,861,903	849,112	29,929,286
SUPPLEMENTAL ED. OPPORTUNITY	1,504,399	897,423	1,092,768	514,517	6,478	1,247,269	106,081	5,368,935
VOCATIONAL REHABILITATION	136,622	75,667	58,873	4,482	2,984	35,014	88,799	402,441
OTHER FEDERAL	10,016	162,950	17,033	0	0	260,879	76,762	527,640
INSTITUTIONAL	76,116	1,865,179	122,661	0	0	6,275,167	300	8,339,423
PRIVATE	3,426	26,984	64,959	80,372	1,037	391,770	4,395	572,943
SUB-TOTAL	11,622,249	9,530,422	7,017,748	3,584,505	188,293	12,072,002	1,125,449	45,140,668
LOANS								
NATIONAL DIRECT STUDENT	648,826	1,941,282	1,378,180	374,565	12,820	2,472,631	149,154	6,977,458
GUARANTEED STUDENT	7,409,817	17,961,321	9,791,572	2,057,607	999,610	19,022,550	2,574,163	59,816,640
PLUS/ ALAS	13,000	62,370	10,500	5,346	7,115	302,673	6,771	407,775
OTHER FEDERAL	131,491	224,950	100,261	0	0	15,000	60,953	532,655
INSTITUTIONAL	4,785	0	13,855	0	0	73,125	2,000	93,765
PRIVATE	23,644	856	15,000	0	0	255,255	2,500	297,255
SUB-TOTAL	8,231,563	20,190,779	11,309,368	2,437,518	1,019,545	22,141,234	2,795,541	68,125,548
SCHOLARSHIPS								
GENERAL STATE	130,638	950,498	381,857	67,550	29,450	1,516,350	0	3,076,343
HOUSE OF DELEGATES	17,030	103,473	49,297	5,560	4,561	54,372	0	234,293
SENATORIAL	297,651	966,102	618,450	67,350	33,600	465,784	0	2,448,937
STATE DISTINGUISHED	18,400	196,536	40,800	0	11,200	163,800	0	430,736
POSTSECONDARY PROPRIETARY	0	0	0	0	0	0	22,000	22,000
OTHER MD STATE SCHOLARSHIP BD	63,728	7,590	32,874	3,000	500	6,900	10,450	125,042
OTHER RACE/DESEGREGATION	0	150,339	700,410	108,175	114,165	0	0	1,073,089
FEDERAL	7,819	67,780	0	0	0	0	0	75,599
INSTITUTIONAL HIGH ABILITY	166,723	399,566	8,300	81,945	102,750	1,130,709	0	1,889,993
INSTITUTIONAL ATHLETIC	34,513	66,456	95,989	176,294	0	353,188	0	726,440
OTHER INSTITUTIONAL	79,629	161,705	111,927	96,125	7,895	743,777	26,202	1,227,260
PRIVATE HIGH ABILITY	66,006	34,910	248,952	0	0	442,921	0	792,789
PRIVATE ATHLETIC	6,773	1,013,493	115,627	0	0	0	0	1,135,893
OTHER PRIVATE	689,872	785,257	56,522	100,284	8,600	403,936	8,850	2,053,321
*TUITION WAIVERS TO EMPLOYEE,DEPEND	247,227	731,816	330,528	59,493	18,255	896,993	0	2,284,312
TUITION WAIVERS TO SENIOR,DISABLED	227,484	216,972	18,737	0	280	6,150	0	469,623
TUITION WAIVERS TO STUDENTS	13,851	147,924	0	0	0	138,657	1,400	301,832
SUB-TOTAL	2,067,344	6,000,417	2,810,270	765,776	331,256	6,323,537	68,902	18,367,502
STUDENT EMPLOYMENT								
COLLEGE WORK/STUDY	3,258,149	1,056,997	1,499,888	813,522	31,800	2,498,967	2,525	9,161,848
INSTITUTIONAL WORK/STUDY	86,222	63,237	1,031,185	40,627	0	394,012	1,620	1,616,903
OTHER INSTITUTIONAL	664,557	688,688	1,332,859	0	127,294	1,089,106	6,095	3,908,599
*REMISSION OF FEES/STUDENT EMPLOYEE	0	0	0	0	0	1,200	0	1,200
SUB-TOTAL	4,008,928	1,808,922	3,863,932	854,149	159,094	3,983,285	10,240	14,688,550
TOTAL SUPPORT	25,930,084	37,530,540	25,001,318	7,641,948	1,698,188	44,520,058	4,000,132	146,322,268
LESS FRINGE BENEFITS (*)	247,227	731,816	330,528	59,493	18,255	898,193	0	2,285,512
TOTAL AID	25,682,857	36,798,724	24,670,790	7,582,455	1,679,933	43,621,865	4,000,132	144,036,756

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

TABLE 2

SBHE

MARYLAND STUDENT FINANCIAL SUPPORT
UNDERGRADUATE STUDENTS
ACADEMIC YEAR 81-82
(NUMBERS)

12/10/82

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS								
PELL/BEOG	14,647	7,065	6,243	2,801	197	3,948	1,023	35,924
SUPPLEMENTAL ED. OPPORTUNITY	4,156	1,299	2,254	640	15	1,748	224	10,336
VOCATIONAL REHABILITATION	386	85	86	13	4	32	53	659
OTHER FEDERAL	31	87	24	0	0	71	56	269
INSTITUTIONAL	423	2,622	243	0	0	3,700	1	6,989
PRIVATE	5	31	95	154	2	368	2	657
SUB-TOTAL	19,648	11,189	8,945	3,608	218	9,867	1,359	54,834
UNDUPLICATED NUMBER	15,809	7,701	6,655	2,867	203	6,381	1,140	40,756
LOANS								
NATIONAL DIRECT STUDENT	1,770	2,365	1,883	458	31	2,646	152	9,305
GUARANTEED STUDENT	3,740	7,928	4,503	1,020	438	8,353	1,353	27,335
PLUS/ ALAS	5	24	5	2	3	109	3	151
OTHER FEDERAL	124	135	65	0	0	14	30	368
INSTITUTIONAL	31	0	130	0	0	51	3	215
PRIVATE	79	2	31	0	0	95	1	208
SUB-TOTAL	5,749	10,454	6,617	1,480	472	11,268	1,542	37,582
UNDUPLICATED NUMBER	4,796	9,216	6,171	1,453	432	9,305	1,475	32,848
SCHOLARSHIPS								
GENERAL STATE	405	1,817	942	146	54	1,428	0	4,792
HOUSE OF DELEGATES	27	114	51	5	5	55	0	257
SENATORIAL	1,047	2,818	1,768	176	97	1,126	0	7,032
STATE DISTINGUISHED	25	248	51	0	14	204	0	542
POSTSECONDARY PROPRIETARY	0	0	0	0	0	0	41	41
OTHER MD STATE SCHOLARSHIP BD	210	14	50	7	1	13	18	313
OTHER RACE/DESEGREGATION	0	239	816	79	48	0	0	1,182
FEDERAL	22	128	0	0	0	0	0	150
INSTITUTIONAL HIGH ABILITY	456	519	15	69	30	1,002	0	2,091
INSTITUTIONAL ATHLETIC	89	41	98	100	0	140	0	468
OTHER INSTITUTIONAL	263	177	311	130	11	691	15	1,599
PRIVATE HIGH ABILITY	158	134	528	0	0	402	0	1,222
PRIVATE ATHLETIC	22	324	144	0	0	0	0	490
OTHER PRIVATE	2,927	1,065	124	183	15	602	18	4,934
*TUITION WAIVERS TO EMPLOYEE,DEPEND	1,644	3,186	994	113	41	695	0	6,673
TUITION WAIVERS TO SENIOR,DISABLED	2,051	623	95	0	1	12	0	2,782
TUITION WAIVERS TO STUDENTS	158	361	0	0	0	153	2	674
SUB-TOTAL	9,504	11,808	5,987	1,008	317	6,523	95	35,242
UNDUPLICATED NUMBER	9,222	8,683	5,057	897	283	5,098	94	29,334
STUDENT EMPLOYMENT								
COLLEGE WORK/STUDY	2,760	1,578	1,390	656	78	3,035	3	9,500
INSTITUTIONAL WORK/STUDY	108	70	1,333	38	0	440	1	1,990
OTHER INSTITUTIONAL	830	1,380	1,535	0	295	1,231	12	5,283
*REMISSION OF FEES/STUDENT EMPLOYEE	0	0	0	0	0	1	0	1
SUB-TOTAL	3,698	3,028	4,258	694	373	4,707	16	16,774
UNDUPLICATED NUMBER	3,592	2,992	4,103	678	346	4,586	16	16,313
TOTAL SUPPORT	38,599	36,479	25,807	6,790	1,380	32,365	3,012	144,432
UNDUPLICATED NUMBER	29,234	17,802	14,307	3,357	821	13,322	2,212	81,055

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

SBHE

TABLE 3
MARYLAND STUDENT FINANCIAL SUPPORT
UNDERGRADUATE STUDENTS
ACADEMIC YEAR 81-82
(AVERAGE DOLLAR AMOUNTS)

12/10/82

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS								
PELL/BEOG	675	920	906	1,065	902	978	830	833
SUPPLEMENTAL ED. OPPORTUNITY	361	690	484	803	431	713	473	519
VOCATIONAL REHABILITATION	353	890	684	344	746	1,094	1,675	610
OTHER FEDERAL	323	1,872	709	0	0	3,674	1,370	1,961
INSTITUTIONAL	179	711	504	0	0	1,695	300	1,193
PRIVATE	685	870	683	521	518	1,064	2,197	872
AVERAGE AWARD	591	851	784	993	863	1,223	828	823
AVERAGE AWARD PER RECIPIENT	735	1,237	1,054	1,250	927	1,891	987	1,107
LOANS								
NATIONAL DIRECT STUDENT	366	820	731	817	413	934	981	749
GUARANTEED STUDENT	1,981	2,265	2,174	2,017	2,282	2,277	1,902	2,188
PLUS/ ALAS	2,600	2,598	2,100	2,673	2,371	2,776	2,257	2,700
OTHER FEDERAL	1,060	1,666	1,542	0	0	1,071	2,031	1,447
INSTITUTIONAL	154	0	106	0	0	1,433	666	436
PRIVATE	299	428	483	0	0	2,686	2,500	1,429
AVERAGE AWARD	1,431	1,931	1,709	1,646	2,160	1,964	1,812	1,812
AVERAGE AWARD PER RECIPIENT	1,716	2,190	1,832	1,677	2,360	2,379	1,895	2,073
SCHOLARSHIPS								
GENERAL STATE	322	523	405	462	545	1,061	0	641
HOUSE OF DELEGATES	630	907	966	1,112	912	988	0	911
SENATORIAL	284	342	349	382	346	413	0	348
STATE DISTINGUISHED	736	792	800	0	800	802	0	794
POSTSECONDARY PROPRIETARY	0	0	0	0	0	0	536	536
OTHER MD STATE SCHOLARSHIP BD	303	542	657	428	500	530	580	399
OTHER RACE/DESEGREGATION	0	629	858	1,369	2,378	0	0	907
FEDERAL	355	529	0	0	0	0	0	503
INSTITUTIONAL, HIGH ABILITY	365	769	553	1,187	3,425	1,128	0	903
INSTITUTIONAL ATHLETIC	387	1,620	979	1,762	0	2,522	0	1,552
OTHER INSTITUTIONAL	302	913	359	739	717	1,076	1,637	767
PRIVATE HIGH ABILITY	417	260	471	0	0	1,101	0	648
PRIVATE ATHLETIC	307	3,128	802	0	0	0	0	2,318
OTHER PRIVATE	235	737	455	548	573	670	491	416
*TUITION WAIVERS TO EMPLOYEE,DEPEND	150	229	332	526	445	1,290	0	342
TUITION WAIVERS TO SENIOR,DISABLED	110	348	197	0	280	512	0	168
TUITION WAIVERS TO STUDENTS	87	409	0	0	0	906	700	447
AVERAGE AWARD	217	508	469	759	1,044	969	725	521
AVERAGE AWARD PER RECIPIENT	224	691	555	853	1,170	1,240	733	626
STUDENT EMPLOYMENT								
COLLEGE WORK/STUDY	1,180	669	1,079	1,240	407	823	841	964
INSTITUTIONAL WORK/STUDY	798	903	773	1,069	0	895	1,620	812
OTHER INSTITUTIONAL	800	499	868	0	431	884	507	739
*REMISSION OF FEES/STUDENT EMPLOYEE	0	0	0	0	0	1,200	0	1,200
AVERAGE AWARD	1,084	597	907	1,230	426	846	640	875
AVERAGE AWARD PER RECIPIENT	1,116	604	941	1,259	459	868	640	900
TOTAL AVERAGE AWARD	671	1,028	968	1,125	1,230	1,375	1,328	1,013
AVERAGE AWARD PER RECIPIENT	886	2,108	1,747	2,276	2,068	3,341	1,808	1,805

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

TABLE 4

SBHE

MARYLAND STUDENT FINANCIAL SUPPORT
UNDERGRADUATE STUDENTS
ACADEMIC YEAR 81-82
(PERCENTAGE DISTRIBUTION BY TYPE OF SUPPORT)

12/10/82

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS								
PELL/BEOG	38.1	17.3	22.6	39.0	10.4	8.6	21.2	20.4
SUPPLEMENTAL ED. OPPORTUNITY	5.8	2.3	4.3	6.7	0.3	2.8	2.6	3.6
VOCATIONAL REHABILITATION	0.5	0.2	0.2	0.0	0.1	0.0	2.2	0.2
OTHER FEDERAL	0.0	0.4	0.0	0.0	0.0	0.5	1.9	0.3
INSTITUTIONAL	0.2	4.9	0.4	0.0	0.0	14.0	0.0	5.6
PRIVATE	0.0	0.0	0.2	1.0	0.0	0.8	0.1	0.3
SUB-TOTAL	44.8	25.3	28.0	46.9	11.0	27.1	28.1	30.8
LOANS								
NATIONAL DIRECT STUDENT	2.5	5.1	5.5	4.9	0.7	5.5	3.7	4.7
GUARANTEED STUDENT	28.5	47.8	39.1	26.9	58.8	42.7	64.3	40.8
PLUS/ ALAS	0.0	0.1	0.0	0.0	0.4	0.6	0.1	0.2
OTHER FEDERAL	0.5	0.5	0.4	0.0	0.0	0.0	1.5	0.3
INSTITUTIONAL	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
PRIVATE	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.2
SUB-TOTAL	31.7	53.7	45.2	31.8	60.0	49.7	69.8	46.5
SCHOLARSHIPS								
GENERAL STATE	0.5	2.5	1.5	0.8	1.7	3.4	0.0	2.1
HOUSE OF DELEGATES	0.0	0.2	0.1	0.0	0.2	0.1	0.0	0.1
SENATORIAL	1.1	2.5	2.4	0.8	1.9	1.0	0.0	1.6
STATE DISTINGUISHED	0.0	0.5	0.1	0.0	0.6	0.3	0.0	0.2
POSTSECONDARY PROPRIETARY	0.0	0.0	0.0	0.0	0.0	0.0	0.5	0.0
OTHER MD STATE SCHOLARSHIP BD	0.2	0.0	0.1	0.0	0.0	0.0	0.2	0.0
OTHER RACE/DESEGREGATION	0.0	0.4	2.8	1.4	6.7	0.0	0.0	0.7
FEDERAL	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
INSTITUTIONAL HIGH ABILITY	0.6	1.0	0.0	1.0	6.0	2.5	0.0	1.2
INSTITUTIONAL ATHLETIC	0.1	0.1	0.3	2.3	0.0	0.7	0.0	0.4
OTHER INSTITUTIONAL	0.3	0.4	0.4	1.2	0.4	1.6	0.6	0.8
PRIVATE HIGH ABILITY	0.2	0.0	0.9	0.0	0.0	0.9	0.0	0.5
PRIVATE ATHLETIC	0.0	2.7	0.4	0.0	0.0	0.0	0.0	0.7
OTHER PRIVATE	2.6	2.0	0.2	1.3	0.5	0.9	0.2	1.4
*TUITION WAIVERS TO EMPLOYEE,DEPEND	0.9	1.9	1.3	0.7	1.0	2.0	0.0	1.5
TUITION WAIVERS TO SENIOR,DISABLED	0.8	0.5	0.0	0.0	0.0	0.0	0.0	0.3
TUITION WAIVERS TO STUDENTS	0.0	0.3	0.0	0.0	0.0	0.3	0.0	0.2
SUB-TOTAL	7.9	15.9	11.2	10.0	19.5	14.2	1.7	12.5
STUDENT EMPLOYMENT								
COLLEGE WORK/STUDY	12.5	2.8	5.9	10.6	1.8	5.6	0.0	6.2
INSTITUTIONAL WORK/STUDY	0.3	0.1	4.1	0.5	0.0	0.8	0.0	1.1
OTHER INSTITUTIONAL	2.5	1.8	5.3	0.0	7.4	2.4	0.1	2.6
*REMISSION OF FEES/STUDENT EMPLOYEE	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SUB-TOTAL	15.4	4.8	15.4	11.1	9.3	8.9	0.2	10.0
TOTAL SUPPORT	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

TOTALS MAY NOT ADD DUE TO TRUNCATION.

TABLE 5

SBHE

MARYLAND STUDENT FINANCIAL SUPPORT
GRADUATE STUDENTS
ACADEMIC YEAR 81-82
(DOLLARS)

12/10/82

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS/SCHOLARSHIPS/FELLOWSHIPS								
INSTITUTIONAL	0	1,169,931	22,726	19,319	0	6,933,769	0	8,145,745
PRIVATE	0	51,850	74,423	36,927	0	981,965	0	1,145,165
OTHER RACE/DESEGREGATION	0	270,128	83,627	12,728	0	0	0	366,483
FEDERAL	0	1,465,857	0	17,454	0	3,653,496	0	5,136,807
MD STATE SCHOLARSHIP BD	0	207,929	11,800	0	0	27,583	0	247,312
*TUITION WAIVERS TO EMPLOYEE,DEPEND	0	59,576	118,886	12,624	0	210,337	0	401,423
TUITION WAIVERS TO SENIOR,DISABLED	0	48,716	846	0	0	600	0	50,162
TUITION WAIVERS TO STUDENTS	0	766,944	918	0	0	20,246	0	788,108
SUB-TOTAL	0	4,040,931	313,226	99,052	0	11,827,996	0	16,281,205
LOANS								
NATIONAL DIRECT STUDENT	0	230,570	136,803	13,000	0	716,973	0	1,097,346
GUARANTEED STUDENT	0	8,659,300	2,594,866	324,100	0	6,486,440	0	18,064,706
PLUS/ ALAS	0	0	0	0	0	19,135	0	19,135
OTHER FEDERAL	0	1,017,916	21,450	0	0	211,550	0	1,250,916
INSTITUTIONAL	0	61,735	0	0	0	1,762,947	0	1,824,682
PRIVATE	0	0	0	0	0	13,250	0	13,250
SUB-TOTAL	0	9,969,521	2,753,119	337,100	0	9,210,295	0	22,270,035
STUDENT EMPLOYMENT								
ASSISTANTSHIPS	0	11,082,062	161,322	55,000	0	1,641,729	0	12,940,113
COLLEGE WORK/STUDY	0	229,207	49,344	20,950	0	401,692	0	701,193
INSTITUTIONAL WORK/STUDY	0	0	89,156	44,750	0	15,643	0	149,549
OTHER INSTITUTIONAL	0	0	19,267	0	0	1,159,061	0	1,178,328
*REMISSION OF FEES/GRAD. ASSISTANTS	0	2,154,222	42,962	17,712	0	3,951,834	0	6,166,730
*REMISSION OF FEES/STUDENT EMPLOYEE	0	0	0	0	0	5,865	0	5,865
SUB-TOTAL	0	13,465,491	362,051	138,412	0	7,175,824	0	21,141,778
TOTAL SUPPORT	0	27,475,943	3,428,396	574,564	0	28,214,115	0	59,693,018
LESS FRINGE BENEFITS (*)	0	2,213,798	161,848	30,336	0	4,168,036	0	6,574,018
TOTAL AID	0	25,262,145	3,266,548	544,228	0	24,046,079	0	53,119,000

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 6
MARYLAND STUDENT FINANCIAL SUPPORT
GRADUATE STUDENTS
ACADEMIC YEAR 81-82
(NUMBERS)

12/10/82

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS/SCHOLARSHIPS/FELLOWSHIPS								
INSTITUTIONAL	0	750	29	37	0	1,890	0	2,706
PRIVATE	0	20	100	44	0	387	0	551
OTHER RACE/DESEGREGATION	0	180	76	21	0	0	0	277
FEDERAL	0	362	0	3	0	531	0	896
MD STATE SCHOLARSHIP BD	0	253	20	0	0	27	0	300
*TUITION WAIVERS TO EMPLOYEE,DEPEND	0	150	205	32	0	260	0	647
TUITION WAIVERS TO SENIOR,DISABLED	0	139	3	0	0	1	0	143
TUITION WAIVERS TO STUDENTS	0	768	2	0	0	20	0	790
SUB-TOTAL	0	2,622	435	137	0	3,116	0	6,310
UNDUPLICATED NUMBER	0	1,795	435	120	0	3,057	0	5,407
LOANS								
NATIONAL DIRECT STUDENT	0	207	125	6	0	398	0	736
GUARANTEED STUDENT	0	2,249	640	47	0	1,472	0	4,408
PLUS/ ALAS	0	0	0	0	0	8	0	8
OTHER FEDERAL	0	337	6	0	0	121	0	464
INSTITUTIONAL	0	50	0	0	0	389	0	439
PRIVATE	0	0	0	0	0	6	0	6
SUB-TOTAL	0	2,843	771	53	0	2,394	0	6,061
UNDUPLICATED NUMBER	0	2,435	765	53	0	2,392	0	5,645
STUDENT EMPLOYMENT								
ASSISTANTSHIPS	0	2,065	84	27	0	475	0	2,651
COLLEGE WORK/STUDY	0	165	42	11	0	358	0	576
INSTITUTIONAL WORK/STUDY	0	0	110	18	0	23	0	151
OTHER INSTITUTIONAL	0	0	20	0	0	304	0	324
*REMISSION OF FEES/GRAD. ASSISTANTS	0	3,589	80	27	0	733	0	4,429
*REMISSION OF FEES/STUDENT EMPLOYEE	0	0	0	0	0	9	0	9
SUB-TOTAL	0	5,819	336	83	0	1,902	0	8,140
UNDUPLICATED NUMBER	0	2,328	282	45	0	1,880	0	4,535
TOTAL SUPPORT	0	11,284	1,542	273	0	7,412	0	20,511
UNDUPLICATED NUMBER	0	5,677	1,156	206	0	7,092	0	14,131

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

SBHE

TABLE 7

MARYLAND STUDENT FINANCIAL SUPPORT
GRADUATE STUDENTS
ACADEMIC YEAR 81-82
(AVERAGE DOLLAR AMOUNTS)

12/10/82

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS/SCHOLARSHIPS/FELLOWSHIPS								
INSTITUTIONAL	0	1,559	783	522	0	3,668	0	3,010
PRIVATE	0	2,592	744	839	0	2,537	0	2,078
OTHER RACE/DESEGREGATION	0	1,500	1,100	606	0	0	0	1,323
FEDERAL	0	4,049	0	5,818	0	6,880	0	5,733
MD STATE SCHOLARSHIP BD	0	821	590	0	0	1,021	0	824
*TUITION WAIVERS TO EMPLOYEE,DEPEND	0	397	579	394	0	808	0	620
TUITION WAIVERS TO SENIOR,DISABLED	0	350	282	0	0	600	0	350
TUITION WAIVERS TO STUDENTS	0	998	459	0	0	1,012	0	997
AVERAGE AWARD	0	1,541	720	723	0	3,795	0	2,580
AVERAGE AWARD PER RECIPIENT	0	2,251	720	825	0	3,869	0	3,011
LOANS								
NATIONAL DIRECT STUDENT	0	1,113	1,094	2,166	0	1,801	0	1,490
GUARANTEED STUDENT	0	3,850	4,054	6,895	0	4,406	0	4,098
PLUS/ ALAS	0	0	0	0	0	2,391	0	2,391
OTHER FEDERAL	0	3,020	3,575	0	0	1,748	0	2,695
INSTITUTIONAL	0	1,234	0	0	0	4,531	0	4,156
PRIVATE	0	0	0	0	0	2,208	0	2,208
AVERAGE AWARD	0	3,506	3,570	6,360	0	3,847	0	3,674
AVERAGE AWARD PER RECIPIENT	0	4,094	3,598	6,360	0	3,850	0	3,945
STUDENT EMPLOYMENT								
ASSISTANTSHIPS	0	5,366	1,920	2,037	0	3,456	0	4,881
COLLEGE WORK/STUDY	0	1,389	1,174	1,904	0	1,122	0	1,217
INSTITUTIONAL WORK/STUDY	0	0	810	2,486	0	680	0	990
OTHER INSTITUTIONAL	0	0	963	0	0	3,812	0	3,636
*REMISSION OF FEES/GRAD. ASSISTANTS	0	600	537	656	0	5,391	0	1,392
*REMISSION OF FEES/STUDENT EMPLOYEE	0	0	0	0	0	651	0	651
AVERAGE AWARD	0	2,314	1,077	1,667	0	3,772	0	2,597
AVERAGE AWARD PER RECIPIENT	0	5,784	1,283	3,075	0	3,816	0	4,661
TOTAL AVERAGE AWARD	0	2,434	2,223	2,104	0	3,806	0	2,910
AVERAGE AWARD PER RECIPIENT	0	4,839	2,965	2,789	0	3,978	0	4,224

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

SBHE

TABLE 8

MARYLAND STUDENT FINANCIAL SUPPORT
GRADUATE STUDENTS
ACADEMIC YEAR 81-82
(PERCENTAGE DISTRIBUTION BY TYPE OF SUPPORT)

12/10/

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS/SCHOLARSHIPS/FELLOWSHIPS								
INSTITUTIONAL	0.0	4.2	0.6	3.3	0.0	24.5	0.0	13.6
PRIVATE	0.0	0.1	2.1	6.4	0.0	3.4	0.0	1.9
OTHER RACE/DESEGREGATION	0.0	0.9	2.4	2.2	0.0	0.0	0.0	0.6
FEDERAL	0.0	5.3	0.0	3.0	0.0	12.9	0.0	8.6
MD STATE SCHOLARSHIP BD	0.0	0.7	0.3	0.0	0.0	0.0	0.0	0.4
*TUITION WAIVERS TO EMPLOYEE,DEPEND	0.0	0.2	3.4	2.1	0.0	0.7	0.0	0.6
TUITION WAIVERS TO SENIOR,DISABLED	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
TUITION WAIVERS TO STUDENTS	0.0	2.7	0.0	0.0	0.0	0.0	0.0	1.3
SUB-TOTAL	0.0	14.7	9.1	17.2	0.0	41.9	0.0	27.2
LOANS								
NATIONAL DIRECT STUDENT	0.0	0.8	3.9	2.2	0.0	2.5	0.0	1.8
GUARANTEED STUDENT	0.0	31.5	75.6	56.4	0.0	22.9	0.0	30.2
PLUS/ ALAS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
OTHER FEDERAL	0.0	3.7	0.6	0.0	0.0	0.7	0.0	2.0
INSTITUTIONAL	0.0	0.2	0.0	0.0	0.0	6.2	0.0	3.0
PRIVATE	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SUB-TOTAL	0.0	36.2	80.3	58.6	0.0	32.6	0.0	37.3
STUDENT EMPLOYMENT								
ASSISTANTSHIPS	0.0	40.3	4.7	9.5	0.0	5.8	0.0	21.6
COLLEGE WORK/STUDY	0.0	0.8	1.4	3.6	0.0	1.4	0.0	1.1
INSTITUTIONAL WORK/STUDY	0.0	0.0	2.6	7.7	0.0	0.0	0.0	0.2
OTHER INSTITUTIONAL	0.0	0.0	0.5	0.0	0.0	4.1	0.0	1.9
*REMISSION OF FEES/GRAD. ASSISTANTS	0.0	7.8	1.2	3.0	0.0	14.0	0.0	10.3
*REMISSION OF FEES/STUDENT EMPLOYEE	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SUB-TOTAL	0.0	49.0	10.5	24.0	0.0	25.4	0.0	35.4
TOTAL SUPPORT	0.0	100.0	100.0	100.0	0.0	100.0	0.0	100.0

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

TOTALS MAY NOT ADD DUE TO TRUNCATION

TABLE 9

SBHE

MARYLAND STUDENT FINANCIAL SUPPORT
GRADUATE STUDENTS
ACADEMIC YEAR 81-82
(PERCENT STATE TOTAL)

12/10/82

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS/SCHOLARSHIPS/FELLOWSHIPS								
INSTITUTIONAL	0.0	14.3	0.2	0.2	0.0	85.1	0.0	100.0
PRIVATE	0.0	4.5	6.4	3.2	0.0	85.7	0.0	100.0
OTHER RACE/DESEGREGATION	0.0	73.7	22.8	3.4	0.0	0.0	0.0	100.0
FEDERAL	0.0	28.5	0.0	0.3	0.0	71.1	0.0	100.0
MD STATE SCHOLARSHIP BD	0.0	84.0	4.7	0.0	0.0	11.1	0.0	100.0
*TUITION WAIVERS TO EMPLOYEE,DEPEND	0.0	14.8	29.6	3.1	0.0	52.3	0.0	100.0
TUITION WAIVERS TO SENIOR,DISABLED	0.0	97.1	1.6	0.0	0.0	1.1	0.0	100.0
TUITION WAIVERS TO STUDENTS	0.0	97.3	0.1	0.0	0.0	2.5	0.0	100.0
SUB-TOTAL	0.0	24.8	1.9	0.6	0.0	72.6	0.0	100.0
LOANS								
NATIONAL DIRECT STUDENT	0.0	21.0	12.4	1.1	0.0	65.3	0.0	100.0
GUARANTEED STUDENT	0.0	47.9	14.3	1.7	0.0	35.9	0.0	100.0
PLUS/ ALAS	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0
OTHER FEDERAL	0.0	81.3	1.7	0.0	0.0	16.9	0.0	100.0
INSTITUTIONAL	0.0	3.3	0.0	0.0	0.0	96.6	0.0	100.0
PRIVATE	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0
SUB-TOTAL	0.0	44.7	12.3	1.5	0.0	41.3	0.0	100.0
STUDENT EMPLOYMENT								
ASSISTANTSHIPS	0.0	85.6	1.2	0.4	0.0	12.6	0.0	100.0
COLLEGE WORK/STUDY	0.0	32.6	7.0	2.9	0.0	57.2	0.0	100.0
INSTITUTIONAL WORK/STUDY	0.0	0.0	59.6	29.9	0.0	10.4	0.0	100.0
OTHER INSTITUTIONAL	0.0	0.0	1.6	0.0	0.0	98.3	0.0	100.0
*REMISSION OF FEES/GRAD. ASSISTANTS	0.0	34.9	0.6	0.2	0.0	64.0	0.0	100.0
*REMISSION OF FEES/STUDENT EMPLOYEE	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0
SUB-TOTAL	0.0	63.6	1.7	0.6	0.0	33.9	0.0	100.0
TOTAL SUPPORT	0.0	46.0	5.7	0.9	0.0	47.2	0.0	100.0

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

TOTALS MAY NOT ADD DUE TO TRUNCATION.

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TABLE 10

MARYLAND STUDENT FINANCIAL SUPPORT
UNDERGRADUATE STUDENTS
ACADEMIC YEAR 81-82
(PERCENT STATE TOTAL)

12/10/82

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS								
PELL/BEOG	33.0	21.7	18.9	9.9	0.5	12.9	2.8	100.0
SUPPLEMENTAL ED. OPPORTUNITY	28.0	16.7	20.3	9.5	0.1	23.2	1.9	100.0
VOCATIONAL REHABILITATION	33.9	18.8	14.6	1.1	0.7	8.7	22.0	100.0
OTHER FEDERAL	1.8	30.8	3.2	0.0	0.0	49.4	14.5	100.0
INSTITUTIONAL	0.9	22.3	1.4	0.0	0.0	75.2	0.0	100.0
PRIVATE	0.5	4.7	11.3	14.0	0.1	68.3	0.7	100.0
SUB-TOTAL	25.7	21.1	15.5	7.9	0.4	26.7	2.4	100.0
LOANS								
NATIONAL DIRECT STUDENT	9.2	27.8	19.7	5.3	0.1	35.4	2.1	100.0
GUARANTEED STUDENT	12.3	30.0	16.3	3.4	1.6	31.8	4.3	100.0
PLUS/ ALAS	3.1	15.2	2.5	1.3	1.7	74.2	1.6	100.0
OTHER FEDERAL	24.6	42.2	18.8	0.0	0.0	2.8	11.4	100.0
INSTITUTIONAL	5.1	0.0	14.7	0.0	0.0	77.9	2.1	100.0
PRIVATE	7.9	0.2	5.0	0.0	0.0	85.8	0.8	100.0
SUB-TOTAL	12.0	29.6	16.6	3.5	1.4	32.5	4.1	100.0
SCHOLARSHIPS								
GENERAL STATE	4.2	30.8	12.4	2.1	0.9	49.2	0.0	100.0
HOUSE OF DELEGATES	7.2	44.1	21.0	2.3	1.9	23.2	0.0	100.0
SENATORIAL	12.1	39.4	25.2	2.7	1.3	19.0	0.0	100.0
STATE DISTINGUISHED	4.2	45.6	9.4	0.0	2.6	38.0	0.0	100.0
POSTSECONDARY PROPRIETARY	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0
OTHER MD STATE SCHOLARSHIP BD	50.9	6.0	26.2	2.3	0.3	5.5	8.3	100.0
OTHER RACE/DESEGREGATION	0.0	14.0	65.2	10.0	10.6	0.0	0.0	100.0
FEDERAL	10.3	89.6	0.0	0.0	0.0	0.0	0.0	100.0
INSTITUTIONAL HIGH ABILITY	8.8	21.1	0.4	4.3	5.4	59.8	0.0	100.0
INSTITUTIONAL ATHLETIC	4.7	9.1	13.2	24.2	0.0	48.6	0.0	100.0
OTHER INSTITUTIONAL	6.4	13.1	9.1	7.8	0.6	60.6	2.1	100.0
PRIVATE HIGH ABILITY	8.3	4.4	31.4	0.0	0.0	55.8	0.0	100.0
PRIVATE ATHLETIC	0.5	59.2	10.1	0.0	0.0	0.0	0.0	100.0
OTHER PRIVATE	33.5	38.2	2.7	4.8	0.4	19.6	0.4	100.0
*TUITION WAIVERS TO EMPLOYSE,DEPEND	10.8	32.0	14.4	2.6	0.7	39.2	0.0	100.0
TUITION WAIVERS TO SENIOR,DISABLED	48.4	46.2	3.9	0.0	0.0	1.3	0.0	100.0
TUITION WAIVERS TO STUDENTS	4.5	49.0	0.0	0.0	0.0	45.9	0.4	100.0
SUB-TOTAL	11.2	32.6	15.3	4.1	1.8	34.4	0.3	100.0
STUDENT EMPLOYMENT								
COLLEGE WORK/STUDY	35.5	11.5	16.3	8.8	0.3	27.2	0.0	100.0
INSTITUTIONAL WORK/STUDY	5.3	3.9	63.7	2.5	0.0	24.3	0.1	100.0
OTHER INSTITUTIONAL	17.0	17.6	34.1	0.0	3.2	27.8	0.1	100.0
*REMISSION OF FEES/STUDENT EMPLOYEE	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0
SUB-TOTAL	27.2	12.3	26.3	5.8	1.0	27.1	0.0	100.0
TOTAL SUPPORT	17.7	25.6	17.0	5.2	1.1	30.4	2.7	100.0

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

TOTALS MAY NOT ADD DUE TO TRUNCATION.

TABLE 11
MARYLAND STUDENT FINANCIAL SUPPORT
FOR UNDERGRADUATE STUDENTS

Support Type	1980-1981	1981-1982	Dollar Change	Percent Change
Grants				
Pell/BEOG	$ 31,966,940	$ 29,929,286	$ (2,037,654)	(6.4)%
Supplemental Ed. Opportunity	5,315,657	5,368,935	53,278	1.0
Vocational Rehabilitation	838,127	402,441	(435,686)	(52.0)
Other Federal	497,385	527,640	30,255	6.1
Institutional	7,290,809	8,339,423	1,048,614	14.4
Private	500,894	572,943	72,049	14.4
Sub-Total	$ 46,409,812	$ 45,140,668	$ (1,269,144)	(2.7)%
Loans				
National Direct Student	$ 7,211,536	$ 6,977,458	$ (234,078)	(3.2)%
Guaranteed Student	46,188,265	59,816,640	13,628,375	29.5
PLUS/ALAS	-	407,775	407,775	N/A
Other Federal	415,999	532,655	116,656	28.0
Institutional	308,868	93,765	(215,103)	(69.6)
Private	213,400	297,255	83,855	39.3
Sub-Total	$ 54,338,068	$ 68,125,548	$ 13,787,480	25.4 %
Scholarships				
General State	$ 2,927,575	$ 3,076,343	$ 148,768	5.1 %
House of Delegates	283,899	234,293	(49,606)	(17.5)
Senatorial	2,422,256	2,448,937	26,681	1.1
State Distinguished	206,332	430,736	224,404	108.8
Postsecondary Proprietary	38,672	22,000	(16,672)	(43.1)
Other Md. State Scholarship Bd.	123,475	125,042	1,567	1.3
Other Race/Desegregation	969,825	1,073,089	103,264	10.6
Federal Scholarships	110,689	75,599	(35,090)	(31.7)
Institutional High Ability	1,069,468	1,889,993	820,525	76.7
Institutional Athletic	515,550	726,440	210,890	40.9
Other Institutional	1,205,730	1,227,260	21,530	1.8
Private High Ability	445,124	792,789	347,665	78.1
Private Athletic	884,223	1,135,893	251,670	28.5
Other Private	2,537,420	2,053,321	(484,099)	(19.1)
* Tuition Waivers to Employee, Depend.	2,061,363	2,284,312	222,949	(10.8)
Tuition Waivers to Senior, Disabled	428,239	469,623	41,384	9.7
Tuition Waivers to Students	226,889	301,832	74,943	33.0
Sub-Total	$16,456,729	$ 18,367,502	$ 1,910,773	7.2 %
Student Employment				
College Work/Study	$ 8,788,671	$ 9,161,848	$ 373,177	4.2 %
Institutional Work/Study	2,604,958	1,616,903	(988,055)	(37.9)
Other Institutional	2,079,225	3,908,599	1,829,374	88.0
* Remission of Fees/Student Employee	3,100	1,200	(1,900)	(61.3)
Sub-Total	$13,475,954	$ 14,688,550	$ 1,212,596	9.0 %
TOTAL SUPPORT	$130,680,563	$146,322,268	$ 15,641,705	12.0 %
Less Fringe Benefits (*)	2,064,463	2,285,512	221,049	10.7
Total Aid	$128,616,100	$144,036,756	$ 15,420,656	12.0

*Indicates Support Type as a Fringe Benefit.

SOURCE: S-5
12/9/82

TABLE 12
MARYLAND STUDENT FINANCIAL SUPPORT

GRADUATE STUDENTS

Support Type	1980-81	1981-82	Change (Dollars)	Change Percent
Grants/Scholarships/Fellowships				
Institutional	$ 6,646,983	$ 8,145,745	$ 1,498,762	22.5 %
Private	979,811	1,145,165	165,354	16.9
Other Race/Desegregation	172,035	366,483	194,448	113.0
Federal	4,873,404	5,136,807	263,403	5.4
Maryland State Scholarship Board	266,730	247,312	(19,418)	(7.3)
* Tuition Waivers to Employee, Dependents	244,172	401,423	157,251	64.4
Tuition Waivers to Seniors, Disabled	42,082	50,162	8,080	19.2
Tuition Waivers to Students	394,092	788,108	394,016	100.0
Sub-Total	$13,619,309	$ 16,281,205	$ 2,661,896	19.5
Loans				
National Direct Student	$ 1,176,422	$ 1,097,346	$ (79,076)	(6.7)%
Guaranteed Student	15,300,998	18,064,706	2,763,708	18.1
PLUS/ALAS	2,253	19,135	16,882	49.3
Other Federal	1,190,559	1,250,916	60,357	5.1
Institutional	1,445,457	1,824,682	379,225	26.2
Private	19,375	13,250	(6,125)	(31.6)
Sub-Total	$19,135,064	$ 22,270,035	$ 3,134,971	16.4 %
Student Employment				
Assistantships	$15,849,069	$ 12,940,113	$ (2,908,356)	(18.4)%
College Work-Study	671,252	701,193	29,941	4.5
Institutional Work/Study	99,707	149,549	49,842	50.0
Other Institutional	943,992	1,178,328	234,336	24.8
* Remission of Fees/Graduate Assistants	3,161,522	6,166,730	3,005,208	95.1
* Remission of Fees/Student Employee	6,075	5,865	(210)	(3.5)
Sub-Total	$20,731,617	$ 21,141,778	$ 410,161	2.0 %
Total Support	$53,485,990	$ 59,693,018	$ 6,207,028	11.6 %
Less Fringe Benefits(*)	3,167,597	6,574,018	3,406,421	107.5 %
Total Support	$50,318,393	$ 53,119,000	$ 2,800,607	5.3 %
Grand Total Support (Graduate and Undergraduate)	$184,166,553	$205,808,258	$ 21,641,705	11.8 %
Grand Total Aid	$178,484,493	$197,155,756	$ 18,671,263	10.5 %

*Indicates Support Type as a Fringe Benefit.

SOURCE: S-5

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12/9/82

TABLE 13

PERCENTAGE INCOME DISTRIBUTION OF FULL-TIME DEPENDENT UNDERGRADUATES

	0-6,000	6,000-12,000	12,000-18,000	18,001-24,000	24,001-30,000	30,001-36,000	36,001-42.000	42,001-50,000	Over 50,000
Community Colleges									
Allegany	13.9%	9.9%	13.6%	19.3%	23.5%	14.0	4.5%	o.o%	1.3%
Anne Arundel	10.6	7.8	11.2	9.6	16.6	16.5	15.7	9.3	2.7
Catonsville	13.4	11.4	12.1	14.6	16.4	17.2	9.2	4.9	0.8
Charles	4.9	3.2	16.3	11.8	22.3	23.3	11.3	6.9	0.0
Chesapeake	7.1	15.4	15.3	24.2	14.9	9.4	9.2	0.0	4.5
Comm. College of Baltimore	48.1	23.2	13.4	8.0	5.1	1.4	0.7	0.1	0.0
Dundalk	25.5	7.9	17.4	12.9	22.2	9.5	4.6	0.0	0.0
Essex	13.4	10.6	0.4	24.3	24.1	12.8	7.5	6.2	0.7
Frederick	9.7	5.0	8.3	18.7	12.2	27.8	8.3	2.0	8.0
Garrett	19.0	13.7	11.4	24.7	19.0	6.1	0.0	6.1	0.0
Hagerstown	4.8	11.1	8.9	17.5	30.1	17.8	6.3	3.5	0.0
Montgomery	6.3	7.3	10.8	12.3	13.8	12.2	16.3	10.9	10.1
Prince George's	8.6	7.7	14.4	17.6	15.2	15.8	13.3	5.7	1.7
Subtotal, Community Colleges	15.7%	10.8%	12.5%	13.5%	15.5%	13.1%	10.0%	5.6%	3.2%
Board of Trustees of the State Universities and Colleges									
Bowie State College	10.9%	15.6%	13.1%	10.6%	13.8%	17.2%	7.0%	5.9%	5.9%
Coppin State College	40.9	21.2	16,6	10.5	7.8	2.0	0.8	0.0	0.2
Frostburg State College	4.9	7.1	10.3	16.0	16.4	15.4	13.6	10.4	5.9
Salisbury State College	6.1	9.2	12.8	15.0	20.7	11.6	11.0	9.6	4.0
Towson State College	5.4	6.6	9.1	16.6	21.6	16.8	11.6	6.5	5.8
University of Baltimore	15.0	16.0	6.6	8.7	29.6	15.8	3.3	3.1	2.9
Subtotal, BTSUC	9.3%	9.3%	10.5%	15.0%	19.5%	14.5%	10.2%	6.8%	4.9%
Morgan State University	24.5%	18.7%	16.7%	9.7%	8.8%	6.6%	8.8%	3.4%	1.8%
St. Mary's College	1.5	2.2	4.8	10.1	16.1	18.4	22.6	14.2	10.1
University of Maryland									
Baltimore City	4.1%	7.6%	8.4%	12.2%	17.3%	25.3%	14.5%	13.1%	7.1%
Baltimore County	6.9	7.4	10.8	13.1	24.3	24.0	13.6	11.1	4.8
College Park	3.5	6.5	10.5	12.1	15.1	16.2	15.0	12.3	8.8
Eastern Shore	16.7	21.0	19.5	12.0	10.0	7.9	3.9	4.8	4.2
Subtotal, Univ. of Maryland	4.4%	7.2%	10.6%	12.3%	15.2%	16.0%	14.4%	12.0%	7.9%
Subtotal Four Year	7.2%	8.3%	10.8%	13.1%	16.6%	15.0%	12.8%	9.7%	6.5%
TOTAL	10.2%	9.2%	11.4%	13.3%	24.2%	14.3%	11.8%	8.3%	5.3%

TABLE 14

FREQUENCY DISTRIBUTION OF FULL-TIME UNDERGRADUATE
MARYLAND RESIDENTS BY PELL ELIGIBILITY INDEX

Community Colleges	0-500	500-1,000	1,001-1,500	1,501-1,550	1,551-1,800	1,801-2,000	2,001-3,000	3,001-4,000	4,001-5,000	5,001-6,000	6,001-7,000	7,001-8,000	8,000 & Above
Allegany	22.3%	12.1%	3.4%	0.4	3.8%	7.3%	19.7%	9.3%	2.0%	3.2%	1.0%	0.0%	2.1%
Anne Arundel	10.5	4.1	3.7	0.7	2.0	19.7	26.0	15.1	11.1	1.3	2.4	1.3	1.1
Catonsville	25.0	10.1	6.3	0.7	2.5	9.2	26.3	10.7	6.4	0.7	1.4	0.0	0.7
Charles	6.5	5.3	7.4	0.7	2.5	11.9	30.0	14.0	9.9	10.0	0.0	0.0	1.8
Chesapeake	17.8	6.1	7.0	1.0	0.8	17.8	35.4	10.6	3.5	0.0	0.0	0.0	0.0
Comm. College of Baltimore	83.3	9.7	4.0	0.2	2.0	0.1	0.4	0.1	0.2	0.0	0.0	0.0	0.0
Dundalk	35.6	11.4	6.5	1.3	2.9	5.5	14.3	5.5	0.0	1.7	1.8	0.0	3.5
Essex	18.1	8.7	8.5	0.6	2.7	10.8	37.5	7.8	3.4	0.0	0.7	0.7	2.5
Frederick	8.6	6.6	4.1	0.2	2.5	7.8	45.3	9.3	9.3	1.6	1.6	0.0	3.1
Garrett	19.4	10.6	16.8	1.9	3.8	6.4	10.7	10.8	5.5	10.6	2.7	0.0	0.0
Hagerstown	12.1	9.2	11.7	1.0	3.5	11.8	22.0	17.5	6.7	0.0	1.8	0.0	1.7
Montgomery	16.2	3.1	3.2	0.3	1.0	7.2	28.2	21.7	7.2	6.5	1.5	2.3	0.6
Prince George's	16.8	9.1	6.8	1.9	4.3	8.4	30.1	11.6	7.0	3.0	0.0	0.1	0.0
Subtotal, Community Colleges	26.0%	7.4%	6.2%	0.7%	2.5%	8.4%	24.6%	11.9%	5.7%	2.7%	1.0%	0.8%	1.1%
Board of Trustees of the State Universities and Colleges													
Bowie State College	36.7%	11.4%	7.7	0.4%	1.6%	2.4	28.6%	6.2%	2.6%	0.0%	1.1%	1.3%	0.0%
Coppin State College	77.6	12.0	5.6	0.5	1.9	0.4	1.1	0.2	0.2	0.5	0.0	0.0	0.0
Frostburg State College	12.8	8.4	8.2	0.7	1.7	13.9	28.0	13.0	5.7	3.3	0.6	1.0	1.7
Salisbury State College	12.6	8.6	5.7	0.4	2.7	9.1	31.4	11.9	8.9	4.5	1.7	0.9	2.8
Towson State University	10.0	5.3	6.0	0.4	2.7	10.6	34.4	15.6	7.4	2.8	0.7	0.8	2.3
University of Baltimore	20.8	4.5	4.5	0.1	1.2	5.7	32.8	18.9	8.6	4.4	0.0	4.3	4.2
Subtotal, BTSUC	18.6%	7.0%	6.2%	0.5%	2.5%	9.2%	29.8%	12.5%	6.5%	2.9%	1.3	1.0%	2.0%
Morgan State University	58.6%	10.6%	7.8%	0.3%	1.0%	5.4%	8.9%	4.4%	2.0%	0.0%	0.5%	0.0%	0.5%
St. Mary's College	7.6	4.0	6.6	0.3	2.5	5.9	32.3	21.4	2.6	4.7	2.7	0.0	4.0
University of Maryland													
Baltimore City	8.4%	3.6%	3.2%	0.3%	1.0%	9.3%	33.0%	16.6%	11.9%	2.7%	3.4%	3.3%	3.3%
Baltimore County	13.6	7.0	5.9	0.6	2,0	7.0	30.5	15.9	6.5	4.6	1.4	1.4	3.6
College Park	8.4	4.3	3.9	0.4	1.8	7.3	30.4	18.1	10.7	5.4	3.0	1.9	4.4
Eastern Shore	51.0	9.5	7.1	0.6	2.9	2.6	11.6	6.9	3.2	0.5	0.5	0.6	1.0
Subtotal, U. of Maryland	10.4%	5.0%	4.4%	0.4%	1.7%	7.4%	30.3%	17.5%	2.7%	12.2%	2.7%	1.9%	3.4%
Subtotal, Four-Year	15.7%	6.0%	5.2%	0.5%	2.0%	7.8%	29.1%	15.0%	4.3%	7.9%	2.6%	1.4%	3.1%
TOTAL	19.7%	6.5%	4.4%	0.6%	2.2%	8.1%	27.4%	13.9%	4.8%	6.0%	1.7%	1.2%	2.4%

TABLE 15

SUMMARY OF GUARANTEED STUDENT LOAN RECIPIENTS

FULL-TIME UNDERGRADUATES - MARYLAND RESIDENTS

1981-1982

Institution	Number Of Borrowers	Dollars Borrowed 1981-1982	Average Dollars Borrowed 1981-82	Total Dollars Borrowed by These Students	Current Average Indebtedness
Public Four-Year	11,954	$27,323,500	$ 2,286	$ 42,044,600	$ 3,517
Community Colleges	2,721	5,999,100	2,205	7,210,100	2,640
Independent Institutions	3,700	8,827,600	2,386	13,856,900	3,745
Independent Postsecondary	1,875	4,441,500	2,369	4,708,000	2,510
Out-of-State	12,983	31,189,100	2,402	50,885,900	3,919
All Institutions	33,233	$77,780,800	$ 2,340	$118,705,500	$ 3,572

CUMULATIVE INDEBTEDNESS BY STUDENT LEVEL

	Freshmen	Sophomore	Junior	Senior	Graduate
Public Four Year	$ 2,397	$ 3,653	$ 4,032	$ 4,213	$10,881
Community Colleges	2,328	3,315	-	-	-
Independent Institutions	2,555	3,946	4,634	5,023	9,241
Independent Postsecondary	2,431	3,859	4,246	-	-
Out-of-State	2,479	4,138	5,099	5,556	10,948
All Institutions	2,439	$ 3,851	$ 4,531	$ 4,847	$10,820

SOURCE: GSL Tape

TABLE 16

INCOME DISTRIBUTION OF GUARANTEED STUDENT LOAN RECIPIENTS

FULL-TIME UNDERGRADUATES - MARYLAND RESIDENTS

1981-1982

Institutions	$0-2,999	$3,000-5,999	$6,000-8,999	$9,000-14,999	$15,000-24,999	$25,000 +	Number of Cases
Public Four-Year	6.8%	5.1%	4.0%	9.7%	18.4%	56.0%	11,211
Community Colleges	17.0	12.8	6.8	14.8	17.8	30.8	2,406
Private Two and Four-Year	7.4	4.5	3.9	10.3	17.2	56.7	3,366
Independent Postsecondary	18.2	14.5	11.5	18.7	18.0	19.2	1,707
Out-of-State	2.6	2.1	2.6	6.7	13.9	72.1	12,321
All Institutions	6.6%	4.9%	4.1%	9.5%	16.4%	58.5%	31,011*

*The total number of recipients for 1981-1982 was 33,234 However, 2,223 of these did not report family income.

SOURCE: GSL Tape

TABLE 17

DISTRIBUTION OF PELL AND GUARANTEED STUDENT LOAN RECIPIENTS
BY PELL INDEX
1981-1982

FULL-TIME UNDERGRADUATES - MARYLAND RESIDENTS

Institutions	0-500	501-1,000	1,001-1,400	1,401-1,450	1,451-1,500	1,501-1,550	Total Number of Recipients*
Public Four-Year							
Number of Pell Recipients	4,191	1,755	1,281	130	139	144	7,640
Number of GSL Recipients	934	413	351	39	47	39	1,823
Percent of Pell Recipients who borrowed GSL	22.0%	23.5%	27.4%	30.0%	33.8%	27.1%	23.9%
Community Colleges							
Number of Pell Recipients	2,105	625	457	41	57	48	3,333
Number of GSL Recipients	286	54	66	3	7	9	425
Percent of Pell Recipients who borrowed GSL	13.6%	8,6%	14.4%	7.3%	12.3%	18.3%	12.8%
Private Four-Year							
Number of Pell Recipients	357	184	145	27	21	19	753
Number of GSL Recipients	195	26	18	3	1	1	244
Percent of Pell Recipients who borrowed GSL	54.6%	14.1%	12.4%	11.1%	4.8%	5.3%	32.4%
Independent Postsecondary							
Number of Pell Recipients	298	51	46	4	2	5	406
Number of GSL Recipients	92	7	5	0	0	0	104
Percent of Pell Recipients who borrowed GSL	30.9%	13.7%	10.9%	0.0%	0.0%	0.0%	25.6%
Out-of-State							
Number of Pell Recipients	1,251	708	629	86	77	88	2,839
Number of GSL Recipients	153	24	14	1	1	0	193
Percent of Pell Recipients who borrowed GSL	12.2%	3.4%	2.2%	1.2%	1.3%	0.0%	6.8%
Total							
Number of Pell Recipients	8,202	3,323	2,558	288	296	304	14,971
Number of GSL Recipients	1,660	524	454	46	56	49	2,789
Percent of Pell Recipients who borrowed GSL	20.2%	15.8%	17.7%	16.0%	18.9%	16.1%	18.6%

*These numbers represent students who applied for Pell Grant through CSS. Consequently both the number of Pell Recipients and GSL Recipients who received Pell, are underestimated.

SOURCE: GSL Tape matched with CSS Tape.

TABLE 18
GENERAL STATE SCHOLARSHIP
DISTRIBUTION by PELL INDEX
1981-1982

Pell Index	Four-Year Public Institutions			Community Colleges		
	Total Dollars Awarded	Average Dollars Awarded	Number of Awards	Total Dollars Awarded	Average Dollars Awarded	Number of Awards
0-500	$ 711,907	$ 486	1,464	$ 89,800	$ 341	263
501-1,000	235,300	525	448	21,300	308	69
1,001-1,400	148,550	554	268	12,400	335	37
1,401-1,450	21,300	560	38	550	275	2
1,451-1,500	18,800	552	34	700	350	2
1,501-1,550	14,850	550	27	0	0	0
1,551-1,800	65,050	493	132	6,000	429	14
1,801-Highest	246,300	582	423	12,100	403	30
Total	$1,462,057	$ 516	2,834	$ 142,850	$ 343	417

Pell Index	Independent two and four-Year Institutions			Out-of-State Institutions		
	Total Dollars Awarded	Average Dollars Awarded	Number of Awards	Total Dollars Awarded	Average Dollars Awarded	Number of Awards
0-500	$ 441,700	$ 1,156	382	$ 79,950	792	101
501-1,000	204,905	1,227	167	41,900	822	51
1,001-1,400	178,750	1,215	147	25,600	853	30
1,401-1,450	21,950	1,219	18	6,200	885	7
1,451-1,500	23,500	1,236	19	1,600	800	2
1,501-1,550	29,200	1,216	24	700	700	1
1,551-1,800	90,350	1,189	76	2,300	767	3
1,801-Highest	490,045	1,091	449	34,700	807	43
Total	$1,480,400	$ 1,155	1,282	$ 192,950	$ 811	238

SOURCE: SSB Tape

TABLE 19

GENERAL STATE SCHOLARSHIP RECIPIENTS 1981-1982

CUMULATIVE DISTRIBUTION BY PELL INDEX

Institutions	0-500	501-1,000	1,001-1,400	1,401-1,450	1,451-1,500	1,500-1,550	1,551-1,600	1,601-1,650	1,651-1,700	1,701-1,750	1,751-1,800	Above 1,800	Number of Recipients
Public Four-Year	51.7%	67.5%	77.0%	78.3%	79.5%	80.5%	81.6%	82.5%	83.2%	84.3%	85.1%	100.0%	2,834
Public Two-Year	63.1	79.6	88.5	89.0	89.5	89.5	89.5	90.7	91.4	92.6	92.8	100.0	417
Private Two and Four-Year	29.8	42.8	54.3	55.7	57.2	59.1	60.8	62.2	63.4	64.4	65.0	100.0	1,282
Out-of-State	42.4	63.9	76.5	79.4	80.3	81.1	81.5	82.8	83.6	84.5	85.7	100.0	238
Total	46.3%	61.7%	71.8%	73.2%	74.4%	75.5%	76.6%	77.7%	78.6%	79.7%	80.5%	100.0%	4,771%

*This is the total number of recipients for whom Pell Index information is available on the tape. There were 4,909 awards in this program in 1981-82.

SOURCE: SSB Tape

TABLE 20

GENERAL STATE SCHOLARSHIP RECIPIENTS 1981-1982

SAT DISTRIBUTION

Institutions	SAT Scores 400-599	600-799	800-999	1,000-1,199	1,200-1,399	1,400-Highest	Number of Recipients
Public Four-Year	7.8	22.6	29.3	29.8	10.0	0.5	1,275
Public Two-Year	20.4	27.5	28.9	19.0	4.2	0.0	142
Independent Two and Four Year	0.9	8.6	23.9	38.5	23.9	4.2	649
Out-of-State	1.4	3.4	16.6	42.1	29.7	6.9	145
State	6.2	17.5	26.9	32.5	15.0	1.9	2,211*

*There were 4,909 recipients during 1981-82. However, there were only 2,211 recipients for whom this information was available. SAT information is only required for freshmen.

SOURCE: SSB Tape

TABLE 21

GENERAL STATE SCHOLARSHIP RECIPIENTS 1981-1982

SAT DISTRIBUTION BY PELL INDEX

Pell Index	SAT SCORE 400-599	600-799	800-999	1,000-1,199	1,200-1,399	1,400-Highest	Number of Recipients *
0 through 500	15.0%	28.9%	29.1%	19.3%	7.3%	0.4%	729
501 through 1,000	3.4	19.0	31.2	32.7	12.7	1.0	416
1,001 through 1,400	2.9	15.6	24.9	38.6	15.5	2.5	277
1,401 through 1,600	0.0	12.5	27.9	44.9	12.5	2.2	136
1,601 through 1,800	1.0	9.7	24.3	43.7	19.4	1.9	103
1,801 through 2,500	1.1	6.4	24.6	41.1	22.5	4.3	280
2,501 through highest	.7	3.7	18.9	41.9	30.4	4.4	270
Total	6.2%	17.5%	26.9%	32.5%	15.0%	1.9%	2,211

* Information presented in this table were available for 2,211 cases out of 4,909 recipients. SAT information is only required for freshmen.

SOURCE: SSB Tape

TABLE 22

SENATORIAL SCHOLARSHIP AWARDS
DISTRIBUTION BY PELL INDEX
1981-1982

Pell Index	Four-Year Public Institutions			Community Colleges		
	Total Dollars Awarded	Average Dollars Awarded	Number of Awards	Total Dollars Awarded	Average Dollars Awarded	Number of Awards
0-500	$292,250	$377	775	$ 68,100	$295	231
501-1,000	136,000	342	397	29,700	288	103
1,001-1,400	123,650	362	342	24,400	268	91
1,401-1,450	15,800	329	48	1,300	433	3
1,451-1,500	10,800	317	34	2,600	371	7
1,501-1,550	11,150	319	35	2,300	191	12
1,551-1,800	60,200	354	170	7,450	257	29
1,801-Highest	307,700	324	950	36,050	273	132
No Pell Index	769,500	344	2,235	170,820	284	602
Total	1,727,050	346	4,986	342,720	283	1,210

Pell Index	Independent two and four-Year Institutions			Out-of-State Institutions		
	Total Dollars Awarded	Average Dollars Awarded	Number of Awards	Total Dollars Awarded	Average Dollars Awarded	Number of Awards
0-500	$ 61,250	$478	128	$ 4,100	$410	10
501-1,000	43,800	438	100	1,100	275	4
1,001-1,400	39,800	390	102	1,000	333	3
1,401-1,450	7,300	456	16	300	300	1
1,451-1,500	6,500	382	17	300	300	1
1,501-1,550	3,400	485	7	0	0	0
1,551-1,800	22,600	443	51	400	400	1
1,801-Highest	159,400	380	420	6,300	332	18
No Pell Index	277,340	963	288	-	-	-
Total	621,390	550	1,129	13,500	355	38

SOURCE: SSB Tape

TABLE 23
SENATORIAL SCHOLARSHIP RECIPIENTS
CUMULATIVE DISTRIBUTION BY PELL INDEX
1981-1982

Institutions	0-500	501-1,000	1,001-1,400	1,401-1,450	1,451-1,500	1,500-1,550	1,551-1,600	1,601-1,650	1,651-1,700	1,701-1,750	1,751-1,800	Above 1,800	Number of Recipients
Public Four-Year	28.2%	42.6%	55.0%	56.7%	57.9%	59.2%	60.8%	62.1%	63.0%	64.2%	65.4%	100.0%	2,751
Public Two-Year	38.0	54.9	69.9	70.4	71.6	73.6	73.9	74.7	76.5	77.0	78.3	100.0	608
Independent Two and Four-Year	15.2	27.1	39.2	41.1	43.1	43.9	45.1	46.6	47.6	48.4	49.9	100.0	841
Out-of-State	26.3	36.8	44.7	47.3	49.9	49.9	52.5	52.5	52.5	52.5	52.5	100.0	38
Total	27.0%	41.3%	54.0%	55.6%	57.0%	58.3%	59.7%	61.0%	62.0%	63.0%	65.1%	100.0%	4,238*

*This is the total number of recipients for whom Pell Indexes are available. There were 7,363 awards in this program in AY 1981-82; thus there were 3,125 recipients without Pell Indexes.

SOURCE: SSB Tape

TABLE 24

MARYLAND STUDENT FINANCIAL SUPPORT

COMMUNITY COLLEGES

Support Type	1980-1981	1981-1982	Dollar Change	Percent Change
Grants				
Pell/BEOG	$ 10,670,672	$ 9,891,670	$ (779,002)	(7.3)%
Supplemental Ed. Opportunity	1,573,867	1,504,399	(69,468)	(4.4)
Vocational Rehabilitation	223,576	136,622	(86,954)	(38.9)
Other Federal	31,079	10,016	(21,063)	(67.8)
Institutional	211,673	76,116	(135,557)	(64.0)
Private	32,975	3,426	(29,549)	(89.6)
Sub-Total	$ 12,743,842	$11,622,249	$(1,121,593)	(8.8)%
Loans				
National Direct Student	$ 1,081,995	$ 648,826	$ (433,169)	(40.0)%
Guaranteed Student	5,524,509	7,409,817	1,885,308	34.1
PLUS/ALAS	-	13,000	13,000	N/A
Other Federal	173,042	131,491	(41,551)	(24.0)
Institutional	25,921	4,785	(21,136)	(81.5)
Private	1,800	23,644	21,844	(12.1)
Sub-Total	$ 6,807,267	$ 8,231,563	$ 1,424,296	20.9 %
Scholarships				
General State	$ 191,100	$ 130,638	$ (60,462)	(31.6)%
House of Delegates	17,331	17,030	(301)	(1.7)
Senatorial	311,530	297,651	(13,879)	(4.5)
State Distinguished	8,800	18,400	9,600	109.1
Postsecondary Proprietary	0	0	-	-
Other Md. State Scholarship Bd.	74,521	63,728	(10,793)	(14.5)
Other Race/Desegregation	0	0	-	-
Federal Scholarships	51,739	7,819	(43,920)	(84.9)
Institutional High Ability	84,400	166,723	82,323	97.5
Institutional Athletic	13,686	34,513	20,827	152.2
Other Institutional	76,727	79,629	2,902	3.8
Private High Ability	48,981	66,006	17,025	34.8
Private Athletic	2,615	6,773	4,158	159.0
Other Private	771,418	689,872	(81,546)	(10.6)
* Tuition Waivers to Employee, Depend.	155,775	247,227	91,452	58.7
Tuition Waivers to Senior, Disabled	215,503	227,484	11,981	5.6
Tuition Waivers to Students	24,842	13,851	(10,991	(44.2)
Sub-Total	$ 2,048,968	$ 2,067,344	$ 18,376	0.9 %
Student Employment				
College Work/Study	$ 3,667,134	$ 3,258,149	$ (408,985)	(11.2)%
Institutional Work/Study	401,093	86,222	(314,871)	(78.5)
Other Institutional	397,200	664,557	267,357	67.3
* Remission of Fees/Student Employee	0	0	-	-
Sub-Total	$ 4,465,427	$ 4,008,928	$ (456,499)	(10.2)%
TOTAL SUPPORT	$ 26,065,504	$25,930,084	$ (135,420)	(0.5)%
Less Fringe Benefits (*)	155,775	247,227	91,452	58.7 %
Total Aid	$ 25,909,729	$25,682,857	$ (226,872)	(0.8)%

*Indicates Support Type as a Fringe Benefit.

SOURCE: S-5

12/9/82

TABLE 25

MARYLAND STUDENT FINANCIAL SUPPORT

UNIVERSITY OF MARYLAND

UNDERGRADUATES

Support Type	1980-1981	1981-1982	Dollar Change	Percent Change
Grants				
Pell/BEOG	$ 6,993,131	$ 6,502,219	$ (490,912)	(7.0)%
Supplemental Ed. Opportunity	911,130	897,423	(13,707)	(1.5)
Vocational Rehabilitation	155,303	75,667	(79,636)	(51.3)
Other Federal	183,075	162,950	(20,125)	(11.0)
Institutional	1,238,833	1,865,179	596,346	47.0
Private	20,355	26,984	6,629	32.6
Sub-Total	$ 9,531,827	$ 9,530,422	$ (1,405)	(0.01)%
Loans				
National Direct Student	$ 1,737,295	$ 1,941,282	$ 203,987	11.7 %
Guaranteed Student	15,879,050	17,961,321	2,082,271	13.1
PLUS/ALAS	-	62,370	62,370	-
Other Federal	3,347	224,950	221,603	6620.9
Institutional	231,663	0	(231,663)	(100.0)
Private	3,500	856	(2,644)	(75.5)
Sub-Total	$17,854,855	$20,190,779	$ 2,335,924	13.1 %
Scholarships				
General State	$ 821,650	$ 950,498	$ 128,848	15.7 %
House of Delegates	113,821	103,473	(10,348)	(9.1)
Senatorial	940,531	966,102	25,571	2.7
State Distinguished	88,832	196,536	107,704	121.2
Postsecondary Proprietary	-	-	-	-
Other Md. State Scholarship Bd.	9,580	7,590	(1,990)	(20.1)
Other Race/Desegregation	109,175	150,339	41,164	37.7
Federal Scholarships	0	67,780	67,780	-
Institutional High Ability	157,467	399,566	242,099	153.7
Institutional Athletic	86,527	66,456	(20,071)	(23.2)
Other Institutional	361,171	161,705	(199,466)	(55.2)
Private High Ability	75,757	34,910	(40,847)	(53.9)
Private Athletic	881,608	1,013,493	131,885	15.0
Other Private	1,086,761	785,257	(301,504)	(27.7)
* Tuition Waivers to Employee. Depend.	597,070	731,816	134,746	22.6
Tuition Waivers to Senior, Disabled	185,885	216,972	31,087	16.7
Tuition Waivers to Students	116,558	147,924	31,366	26.1
Sub-Total	$ 5,632,393	$6,000,417	$ 368,024	6.5 %
Student Employment				
College Work/Study	$ 1,201,526	$1,056,997	$ (144,529)	(12.1)%
Institutional Work/Study	164,973	63,237	(101,736)	(61.7)
Other Institutional	641,676	688,688	47,012	7.3
* Remission of Fees/Student Employee	0	0	0	0.0
Sub-Total	$ 2,008,175	$1,808,922	$ (199,253)	(9.9)%
TOTAL SUPPORT	$35,027,250	$37,530,540	$ 2,503,290	7.1 %
Less Fringe Benefits (*)	597,070	731,816	134,746	22.6
Total Aid	$34,430,180	$36,798,724	$ 2,368,544	6.9 %

*Indicates Support Type as a Fringe Benefit.

SOURCE: S-5

TABLE 26

MARYLAND STUDENT FINANCIAL SUPPORT

UNIVERSITY OF MARYLAND

GRADUATE STUDENTS

Support Type	1980-81	1981-82	Change (Dollars)	Change Percent
Grants/Scholarships/Fellowships				
Institutional	$ 1,256,193	$ 1,169,931	$ (86,262)	(6.9)%
Private	58,900	51,850	(7,050)	(12.0)
Other Race/Desegregation	97,815	270,128	172,313	176.2
Federal	1,359,805	1,465,857	106,052	7.8
Maryland State Scholarship Board	197,459	207,929	10,470	5.3
* Tuition Waivers to Employee, Dependents	28,477	59,576	31,099	109.2
Tuition Waivers to Seniors, Disabled	42,082	48,716	6,634	15.8
Tuition Waivers to Students	387,584	766,944	379,360	97.9
Sub-Total	$ 3,428,315	$ 4,040,931	$ 612,616	17.9%
Loans				
National Direct Student	$ 290,724	$ 230,570	$ (60,154)	(20.7)
Guaranteed Student	9,710,286	8,659,300	(1,050,986)	(10.8)
PLUS/ALAS	0	0	-	-
Other Federal	884,459	1,017,916	128,457	14.4
Institutional	0	61,735	61,735	N/A
Private	7,375	0	(7,375)	100.0
Sub-Total	$10,897,844	$ 9,969,521	$ (928,323)	(8.5)%
Student Employment				
Assistantships	$10,833,172	$11,082,062	$ 248,890	2.3 %
College Work-Study	80,686	229,207	148,521	184.1
Institutional Work/Study	0	0	-	-
Other Institutional	0	0	-	-
* Remission of Fees/Graduate Assistants	1,711,235	$ 2,154,222	$ 442,987	25.9
* Remission of Fees/Student Employee	0	0	-	-
Sub-Total	$12,625,093	$13,465,491	$ 840,398	6.7 %
Total Support	$26,951,252	$27,475,943	$ 524,691	1.9 %
Less Fringe Benefits (*)	1,739,712	2,213,798	474,086	27.3 %
Total Aid	$25,211,540	$25,262,145	$ 50,605	0.2 %
Grand Total Support (Graduate & Undergraduate)	$61,978,502	$65,006,483	$ 3,027,981	4.9 %
Grand Total Aid	$59,641,720	$62,060,869	$ 2,419,149	6.9 %

*Indicates Support Type as a Fringe Benefit.

SOURCE: S-5

TABLE 27
MARYLAND STUDENT FINANCIAL SUPPORT

STATE UNIVERSITIES AND COLLEGES

UNDERGRADUATES

Support Type	1980-1981	1981-1982	Dollar Change	Percent Change
Grants				
Pell/BEOG	$ 6,109,265	$ 5,661,454	$ (447,811)	(7.3)%
Supplemental Ed. Opportunity	1,220,782	1,092,768	(128,014)	(10.5)
Vocational Rehabilitation	110,143	58,873	(51,270)	(46.5)
Other Federal	144,169	17,033	(127,136)	(88.2)
Institutional	319,385	122,661	(196,724)	(61.6)
Private	91,897	64,959	(26,938)	(29.3)
Sub-Total	$ 7,995,641	$ 7,017,748	$ (977,893)	(12.2)%
Loans				
National Direct Student	$ 1,316,976	$ 1,378,180	$ 61,204	4.6 %
Guaranteed Student	6,255,052	9,791,572	3,536,520	(56.5)
PLUS/ALAS	0	10,500	10,500	N/A
Other Federal	176,181	100,261	(75,920)	(43.1)
Institutional	3,205	13,855	10,650	332.3
Private	0	15,000	15,000	N/A
Sub-Total	$ 7,751,414	$11,309,368	$ 3,557,954	45.9 %
Scholarships				
General State	$ 361,475	$ 381,857	$ 20,382	5.6 %
House of Delegates	87,386	49,297	(38,089)	(43.6)
Senatorial	566,955	618,450	51,495	9.1
State Distinguished	14,800	40,800	26,000	175.7
Postsecondary Proprietary	0	0	-	-
Other Md. State Scholarship Bd.	13,074	32,874	19,800	151.4
Other Race/Desegregation	665,431	700,410	34,979	5.3
Federal Scholarships	2,500	0	(2,500)	100.0
Institutional High Ability	52,543	8,300	(44,243)	(84.2)
Institutional Athletic	0	95,989	95,989	N/A
Other Institutional	31,320	111,927	80,607	257.4
Private High Ability	11,250	248,952	237,702	211.2
Private Athletic	0	115,627	115,627	N/A
Other Private	295,042	56,522	(238,520)	(80.8)
* Tuition Waivers to Employee, Depend.	474,537	330,528	(144,009)	(30.3)
Tuition Waivers to Senior, Disabled	22,906	18,737	(4,169)	(118.2)
Tuition Waivers to Students	0	0	-	-
Sub-Total	$ 2,599,219	$ 2,810,270	$ 211,051	8.1 %
Student Employment				
College Work/Study	$ 1,004,628	$ 1,499,888	$ 495,888	49.3 %
Institutional Work/Study	1,713,865	1,031,185	(682,280)	(39.8)
Other Institutional	0	1,332,859	1,332,859	N/A
* Remission of Fees/Student Employee	0	0	-	-
Sub-Total	$ 2,718,493	$ 3,863,932	$ 1,145,439	5.4%
TOTAL SUPPORT	$21,064,767	$25,001,318	$ 3,936,551	18.7%
Less Fringe Benefits (*)	474,537	330,528	(144,009)	(30.3)%
Total Aid	$20,590,230	$24,670,790	$ 4,080,560	19.8 %

*Indicates Support Type as a Fringe Benefit.

SOURCE: S-5

TABLE 28

MARYLAND STUDENT FINANCIAL SUPPORT

STATE UNIVERSITIES AND COLLEGES

GRADUATE STUDENTS

Support Type	1980-81	1981-82	Change (Dollars)	Change Percent
Grants/Scholarships/Fellowships				
Institutional	$ 57,362	$ 22,726	$ (34,636)	(60.4)%
Private	52,693	74,423	21,730	41.2
Other Race/Desegregation	62,403	83,627	21,224	34.0
Federal	35,192	0	(35,192)	(100.0)
Maryland State Scholarship Board	47,146	11,800	(35,346)	(75.0)
* Tuition Waivers to Employee, Dependents	40,286	118,886	78,600	195.1
Tuition Waivers to Seniors, Disabled	0	846	846	N/A
Tuition Waivers to Students	4,708	918	(3,790)	(80.5)
Sub-Total	$ 299,790	$ 313,226	$ 13,436	4.5 %
Loans				
National Direct Student	$ 155,450	$ 136,803	$ (18,647)	(12.0)%
Guaranteed Student	1,011,013	2,594,866	1,583,853	156.7
PLUS/ALAS	2,253	0	(2,253)	100.0
Other Federal	8,200	21,450	13,250	161.6
Institutional	0	0	-	-
Private	0	0	-	-
Sub-Total	$ 1,176,916	$ 2,753,119	$1,576,203	133.9 %
Student Employment				
Assistantships	$ 167,273	$ 161,322	$ (5,951)	(3.6)%
College Work-Study	35,464	49,344	13,880	39.1
Institutional Work/Study	95,385	89,156	(6,229)	(6.5)
Other Institutional	0	19,267	19,267	N/A
* Remission of Fees/Graduate Assistants	53,800	42,962	(10,838)	(20.1)
* Remission of Fees/Student Employee	0	0	-	-
Sub-Total	$ 351,922	$ 362,051	$ 10,129	2.9 %
Total Support	$ 1,828,628	$ 3,428,396	$1,599,768	87.5 %
Less Fringe Benefit (*)	94,086	161,848	67,762	(72.0)%
Total Aid	$ 1,734,542	$ 3,266,548	$1,532,006	88.3 %
Grand Total Support (Graduate and Undergraduate)	$22,893,395	$28,429,714	$5,536,319	24.2 %
Grand Total Aid (Graduate and Undergraduate)	$24,153,400	$27,937,338	$3,783,938	15.7 %

*Indicates Support Type as a Fringe Benefit.

SOURCE: S-5

TABLE 29

MARYLAND STUDENT FINANCIAL SUPPORT

MORGAN STATE UNIVERSITY

UNDERGRADUATES

Support Type	1980-1981	1981-1982	Dollar Change	Percent Change
Grants				
Pell/BEOG	$ 3,333,761	$ 2,985,134	$ (348,627)	(10.5)%
Supplemental Ed. Opportunity	416,250	514,517	98,267	23.6
Vocational Rehabilitation	12,137	4,482	(7,655)	(63.1)
Other Federal	0	0	-	-
Institutional	8,691	0	(8,691)	100.0
Private	16,504	80,372	63,868	387.0
Sub-Total	$ 3,787,343	$ 3,584,505	$ (202,838)	(5.4)%
Loans				
National Direct Student	$ 291,475	$ 374,565	$ 83,090	28.5 %
Guaranteed Student	1,436,323	2,057,607	621,284	43.3
PLUS/ALAS	0	5,346	5,346	N/A
Other Federal	0	0	-	-
Institutional	0	0	-	-
Private	0	0	-	-
Sub-Total	$ 1,727,798	$ 2,437,518	$ 709,720	41.1 %
Scholarships				
General State	$ 80,600	$ 67,550	$ (13,050)	(16.2)%
House of Delegates	5,563	5,560	(3)	(0.1)
Senatorial	69,000	67,350	(1,650)	(2.4)
State Distinguished	0	0	-	-
Postsecondary Proprietary	0	0	-	-
Other Md. State Scholarship Bd.	3,650	3,000	(650)	(17.8)
Other Race/Desegregation	121,521	108,175	(13,346)	11.0)
Federal Scholarships	0	0	-	-
Institutional High Ability	67,500	81,945	14,445	21.4
Institutional Athletic	149,464	176,294	26,830	15.9
Other Institutional	94,568	96,125	1,557	1.6
Private High Ability	0	0	-	-
Private Athletic	0	0	-	-
Other Private	143,884	100,284	(43,600)	(30.3)
* Tuition Waivers to Employee, Depend.	67,987	59,493	(8,494)	(12.5)
Tuition Waivers to Senior, Disabled	0	0	-	-
Tuition Waivers to Students	0	0	-	-
Sub-Total	$ 803,737	$ 765,776	$ (37,961)	(4.7)%
Student Employment				
College Work/Study	$ 782,847	$ 813,522	$ 30,675	3.9 %
Institutional Work/Study	82,465	40,627	(41,838)	(50.7)
Other Institutional	0	0	-	-
* Remission of Fees/Student Employee	0	0	-	-
Sub-Total	$ 865,312	$ 854,149	$ (11,163)	(1.3)%
TOTAL SUPPORT	$ 7,184,190	$ 7,641.948	$ 475,758	6.4 %
Less Fringe Benefits (*)	67,987	59,493	(8,494)	(12.5)%
Total Aid	$ 7,116,203	$ 7,582,455	$ 466,252	6.6 %

*Indicates Support Type as a Fringe Benefit.

SOURCE: S-5

TABLE 30

MARYLAND STUDENT FINANCIAL SUPPORT

MORGAN STATE UNIVERSITY

GRADUATE STUDENT

Support Type	1980-81	1981-82	Change (Dollars)	Change Percent
Grants/Scholarships/Fellowships				
Institutional	$ 17,380	$ 19,319	$ 1,939	11.2 %
Private	48,384	36,927	(11,457)	(23.7)
Other Race/Desegregation	11,817	12,728	911	7.7
Federal	19,924	17,454	(2,470)	(12.4)
Maryland State Scholarship Board	0	0	-	-
* Tuition Waivers to Employee, Dependents	0	12,624	12,624	N/A
Tuition Waivers to Seniors, Disabled	0	0	-	-
Tuition Waivers to Students	0	0	-	-
Sub-Total	$ 97,505	$ 99,052	$ 1,547	1.6 %
Loans				
National Direct Student	$ 9,500	$ 13,000	$ 3,500	36.8 %
Guaranteed Student	125,583	324,100	198,517	158.1
PLUS/ALAS	0	0	-	-
Other Federal	0	0	-	-
Institutional	0	0	-	-
Private	0	0	-	-
Sub-Total	$ 135,083	$ 337,100	$ 202,017	149.6 %
Student Employment				
Assistantships	$ 52,500	$ 55,000	$ 2,500	4.8 %
College Work-Study	15,700	20,950	5,250	33.4
Institutional Work/Study	0	44,750	44,750	N/A
Other Institutional	0	0	-	-
* Remission of Fees/Graduate Assistants	18,837	17,712	(1,125)	6.0
* Remission of Fees/Student Employee	0	0	-	-
Sub-Total	$ 87,037	$ 138,412	$ 51,375	59.0 %
Total Support	$ 319,625	$ 574,564	$ 254,939	79.8 %
Less Fringe Benefits (*)	18,837	30,336	11,499	61.0 %
Total Aid	$ 300,788	$ 544,228	$ 243,440	80.9 %
Grand Total Support	$7,503,815	$8,216,512	$ 712,697	9.5 %
Grand Total Aid	$7,416,991	$8,126,683	$ 709,692	9.6 %

*Indicates Support Type as a Fringe Benefit.

SOURCE: S-5

TABLE 31

MARYLAND STUDENT FINANCIAL SUPPORT

ST. MARY'S COLLEGE

UNDERGRADUATES

Support Type	1980-1981	1981-1982	Dollar Change	Percent Change
Grants				
Pell/BEOG	$ 188,401	$ 177,794	$ (10,607)	(5.6)%
Supplemental Ed. Opportunity	7,588	6,478	(1,110)	(14.6)
Vocational Rehabilitation	7,502	2,984	(4,518)	(60.2)
Other Federal	0	0	-	-
Institutional	0	0	-	-
Private	0	1,037	1,037	N/A
Sub-Total	$ 203,491	$ 188,293	$ (15,198)	(7.5)
Loans				
National Direct Student	$ 16,800	$ 12,820	$ (3,980)	(23.7)
Guaranteed Student	660,815	999,610	338,795	51.3
PLUS/ALAS	0	7,115	7,115	N/A
Other Federal	0	0	-	-
Institutional	0	0	-	-
Private	0	0	-	-
Sub-Total	$ 677,615	$ 1,019,545	$ 341,930	50.5 %
Scholarships				
General State	$ 28,100	$ 29,450	$ 1,350	4.8 %
House of Delegates	5,250	4,561	(689)	(13.1)
Senatorial	35,950	33,600	(2,350)	(6.5)
State Distinguished	6,400	11,200	4,800	75.0
Postsecondary Proprietary	0	0	-	-
Other Md. State Scholarship Bd.	500	500	0	-
Other Race/Desegregation	73,698	114,165	40,467	54.9
Federal Scholarships	0	0	-	-
Institutional High Ability	52,500	102,750	50,250	95.7
Institutional Athletic	0	0	-	-
Other Institutional	8,425	7,895	(530)	(6.3)
Private High Ability	0	0	-	-
Private Athletic	0	0	-	-
Other Private	13,988	8,600	(5,388)	(38.5)
* Tuition Waivers to Employee, Depend.	11,466	18,255	6,789	59.2
Tuition Waivers to Senior, Disabled	0	280	280	N/A
Tuition Waivers to Students	0	0	-	-
Sub-Total	$ 236,277	$ 331,256	$ 94,979	40.2 %
Student Employment				
College Work/Study	$ 32,488	$ 31,800	$ (688)	(2.1)%
Institutional Work/Study	0	0	-	-
Other Institutional	0	127,294	127,294	N/A
* Remission of Fees/Student Employee	0	0	-	-
Sub-Total	$ 32,488	$ 159,094	$ 126,606	389.7 %
TOTAL SUPPORT	$ 1,149,871	$ 1,698,188	$ 548,317	47.7 %
Less Fringe Benefits (*)	11,466	18,255	6,789	59.2
Total Aid	$ 1,138,405	$ 1,679,933	$ 541,528	47.6%

*Indicates Support Type as a Fringe Benefit.

SOURCE: S-5

TABLE 32

MARYLAND STUDENT FINANCIAL SUPPORT

INDEPENDENT COLLEGES AND UNIVERSITIES

UNDERGRADUATES

Support Type	1980-1981	1981-1982	Dollar Change	Percent Change
Grants				
Pell/BEOG	$ 3,685,344	$ 3,861,903	$ 176,559	4.8 %
Supplemental Ed. Opportunity	1,104,260	1,247,269	143,009	13.0
Vocational Rehabilitation	45,575	35,014	(10,561)	(23.1)
Other Federal	18,374	260,879	242,505	1,319.8
Institutional	5,482,227	6,275,167	792,940	14.5
Private	337,663	391,770	54,107	16.0
Sub-Total	$10,673,443	$12,072,002	$ 1,398,559	13.1 %
Loans				
National Direct Student	$ 2,578,250	$ 2,472,631	$ (105,609)	(4.1)%
Guaranteed Student	13,852,366	19,022,550	5,170,184	37.3
PLUS/ALAS	0	302,673	302,673	N/A
Other Federal	29,800	15,000	(14,800)	(49.7)
Institutional	48,079	73,125	25,046	52.1
Private	206,350	255,255	48,905	23.7
Sub-Total	$16,714,835	$22,141,234	$ 5,426,399	32.5 %
Scholarships				
General State	$ 1,444,650	$ 1,516,350	$ 71,700	5.0 %
House of Delegates	54,548	54,372	(176)	(0.3)
Senatorial	498,290	465,784	(32,506)	(6.5)
State Distinguished	87,500	163,800	76,300	87.2
Postsecondary Proprietary	0	0	0	0.0
Other Md. State Scholarship Bd.	9,950	6,900	(3,050)	(30.7)
Other Race/Desegregation	0	0	-	-
Federal Scholarships	56,450	0	(56,450)	(100.0)
Institutional High Ability	655,058	1,130,709	475,651	72.6
Institutional Athletic	265,873	353,188	87,315	32.8
Other Institutional	606,874	743,777	136,903	22.6
Private High Ability	309,136	442,921	133,785	43.3
Private Athletic	0	0	-	-
Other Private	210,997	403,936	192,939	91.4
* Tuition Waivers to Employee, Depend.	754,528	896,993	142,465	18.9
Tuition Waivers to Senior, Disabled	3,945	6,150	2,205	55.9
Tuition Waivers to Students	81,974	138,657	56,683	69.1
Sub-Total	$ 5,039,773	$ 6,323,537	$ 1,283,764	25.5 %
Student Employment				
College Work/Study	$ 2,098,209	$ 2,498,967	$ 400,758	19.1 %
Institutional Work/Study	242,562	394,012	151,450	62.4
Other Institutional	1,023,962	1,089,106	65,144	6.4
* Remission of Fees/Student Employee	3,100	1,200	(1,900)	(61.3)
Sub-Total	$ 3,367,833	$ 3,983,285	$ 615,452	18.3 %
TOTAL SUPPORT (**)	$35,795,884	$44,520,058	$ 8,724,174	24.4 %
Less Fringe Benefits (*)	757,628	898,193	140,565	18.6
Total Aid	$35,038,256	$43,621,865	$ 8,583,609	24.5 %
**Total Support (excluding colleges not in both years, see Table 22)	$35,755,142	$41,090,499	$ 5,335,853	14.9 %

* Indicates Support Type as a Fringe Benefit.

SOURCE: S-5

TABLE 33

MARYLAND STUDENT FINANCIAL SUPPORT

INDEPENDENT COLLEGES AND UNIVERSITIES

GRADUATE STUDENTS

Support Type	1980-81	1981-82	Change (Dollars)	Change Percent
Grants/Scholarships/Fellowships				
Institutional	$ 5,316,048	$ 6,933,769	$ 1,617,721	30.4 %
Private	819,834	981,965	162,131	19.7
Other Race/Desegregation	0	0	-	-
Federal	3,458,483	3,653,496	195,013	5.6
Maryland State Scholarship Board	22,125	27,583	5,458	24.7
* Tuition Waivers to Employee, Dependents	175,409	210,337	34,928	19.9
Tuition Waivers to Seniors, Disabled	0	600	600	N/A
Tuition Waivers to Students	1,800	20,246	18,446	102.5
Sub-Total	$ 9,793,699	$11,827,996	$ 2,034,297	20.8
Loans				
National Direct Student	$ 720,748	$ 716,973	$ (3,775)	(0.5)
Guaranteed Student	4,454,116	6,486,440	2,032,324	45.6
PLUS/ALAS	0	19,135	19,135	N/A
Other Federal	292,900	211,550	(81,350)	(27.8)
Institutional	1,445,457	1,762,947	317,490	22.0
Private	12,000	13,250	1,250	10.4
Sub-Total	$ 6,925,221	$ 9,210,295	$ 2,285,074	33.0 %
Student Employment	$ 4,796,124	$ 1,641,729	$(3,154,395)	(65.8)%
Assistantships	539,402	401,692	(137,710)	(25.5)
College Work-Study	4,322	15,643	11,321	261.9
Institutional Work/Study	943,992	1,159,061	215,069	22.8
Other Institutional				
* Remission of Fees/Graduate Assistants	1,377,650	3,951,834	2,574,184	186.9
* Remission of Fees/Student Employee	6,075	5,865	(210)	(3.5)
Sub-Total	$ 7,667,565	$ 7,175,824	$ (491,741)	(6.4)%
Total Support	$24,386,485	$28,214,115	$ 3,827,630	15.7 %
Less Fringe Benefits (*)	1,559,134	4,168,036	2,608,902	167.3 %
Total Aid	$22,827,351	$24,046,079	$ 1,218,728	5.3 %
Grand Total Support (**) (Graduate & Undergraduate)	$60,182,369	$72,734,173	$12,551,804	20.9 %
Grand Total Aid	$57,865,607	$67,667,944	$ 9,802,337	16.9 %
the Total Grant Support will be as follows	$60,141,627	$68,391,492	$ 8,249,865	13.7 %

** Four colleges; Peabody, Sojourner-Douglass, Washington Bible, and Washington Theological are not included in the 1980-1981 data. Eastern Christian is included in the 1980-1981 but not in the 1981-82 data. If the total support funds from these colleges are included

* Indicates Support Type as a Fringe Benefit.

SOURCE: S-5

TABLE 34

MARYLAND STUDENT FINANCIAL SUPPORT

INDEPENDENT POSTSECONDARY INSTITUTIONS

ALL STUDENTS

Support Type	1980-1981	1981-1982	Dollar Change	Percent Change
Grants				
Pell/BEOG	$ 986,366	$ 849,112	$ (137,254)	(13.9)%
Supplemental Ed. Opportunity	81,780	106,081	24,301	29.7
Vocational Rehabilitation	283,891	88,799	(195,092)	(68.7)
Other Federal	120,688	76,762	(43,926)	(36.4)
Institutional	0	300	300	N/A
Private	1,500	4,395	2,895	193.0
Sub-Total	$1,474,225	$1,125,449	$ (348,776)	(23.7)%
Loans				
National Direct Student	$ 188,755	$ 149,154	$ (39,601)	(21.0)
Guaranteed Student	2,580,150	2,574,163	(5,987)	(0.2)
PLUS/ALAS	0	6,771	6,771	N/A
Other Federal	33,629	60,953	27,324	81.3
Institutional	0	2,000	2,000	N/A
Private	1,750	2,500	750	42.9
Sub-Total	$2,804,284	$2,795,541	$ (8,743)	(0.3)%
Scholarships				
General State	$ 0	$ 0	$ -	- %
House of Delegates	0	0	-	-
Senatorial	0	0	-	-
State Distinguished	0	0	-	-
Postsecondary Proprietary	38,672	22,000	(16,672)	(43.1)
Other Md. State Scholarship Bd.	12,200	10,450	(1,750)	(14.3)
Other Race/Desegregation	0	0	-	-
Federal Scholarships	0	0	-	-
Institutional High Ability	0	0	-	-
Institutional Athletic	0	0	-	-
Other Institutional	26,645	26,202	(443)	(1.7)
Private High Ability	0	0	-	-
Private Athletic	0	0	-	-
Other Private	15,330	8,850	(6,480)	(42.3)
* Tuition Waivers to Employee, Depend.	0	0	-	-
Tuition Waivers to Senior, Disabled	0	0	-	-
Tuition Waivers to Students	3,515	1,400	(2,115)	(60.2)
Sub-Total	$ 96,362	$ 68,902	$ (7,460)	(7.7)%
Student Employment				
College Work/Study	$ 1,839	$ 2,525	$ 686	37.3 %
Institutional Work/Study	0	1,620	1,620	N/A
Other Institutional	16,387	6,095	(10,292)	(62.8)
* Remission of Fees/Student Employee	0	0	-	-
Sub-Total	$ 18,226	$ 10,240	$ (7,986)	(43.8)%
TOTAL SUPPORT	$4,393,097	$4,000,132	$ (392,965)	(8.9)%
Less Fringe Benefits (*)	0	0	0	-
Total Aid	$4,393,097	$4,000,132	$ (392,965)	(8.9)%

*Indicates Support Type as a Fringe Benefit

SOURCE: S-5

APPENDIX A

THE INDEPENDENT COLLEGES AND UNIVERSITIES WHICH RESPONDED TO THE FINANCIAL AID SURVEY AND WERE INCLUDED IN THE STUDY

Capitol Institute of Technology
College of Notre Dame of Maryland
Columbia Union College
Eastern Christian College
Goucher College
Hagerstown Business School
Hood College
Johns Hopkins University
Loyola College
Maryland College of Art and Design
Maryland Institute College of Art
Mount St. Mary's College
Ner Israel Rabbinical College
Peabody Institute
St. John's College
St. Mary's Seminary
Villa Julie College
Washington College
Washington Bible College
Washington Theological Union
Western Maryland College

APPENDIX B

THE INDEPENDENT POSTSECONDARY SCHOOLS WHICH RESPONDED TO THE FINANCIAL AID SURVEY AND WERE INCLUDED IN THE STUDY

Award Beauty School
Barbizon Schools
Chesapeake Business Institute
Computer Communication Institute
Data Processing Institute
Diesel Institute of America
Fleet Business School
Hamilton Business School
Harmon's Beauty School
Health Careers Institute
International Academy of Hair
International Fabricare Institute
Johnston School of Practical Nursing
La Continental Beauty Academy
Lincoln Technical Institute
Lor-France Beauty Academy
Marc School of Beauty Culture
Maryland Barber School, Inc.
Maryland Drafting Institute
Maryland Institute Ultra Sound Tech
Mercy Hospital School of Radiology
The Medix School
Peninsula General Hospital
Professional Institute of Commercial Art
Rets Electronic School
Robert Lewis Studio of Hair Concepts
Sinai Hospital School: Respiratory
Sinai Hospital School of Radiation
S. Baltimore General Hospital -
School of Practical Nursing
Traditional Acupuncture School
Tri-State Beauty Academy
Washington Fashion Academy
Westminster Beauty School
Woodridge School for Secretaries
Yorktowne Business Institute
Bladensburg Barker School
D'Arrigone Academy of Beauty, Arts & Science
Maryland Bartending Academy
Baltimore School of Dog Grooming